

Top 40 Authorized Companies
Zero Premium Companies Excluded

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Regence BlueShield	53902	WA	HCSC	\$2,400,318	17.55%	\$2,394,442	\$2,042,985	85.32%	723,146
2	Premiera Blue Cross	47570	WA	HCSC	\$2,026,196	14.82%	\$2,023,053	\$1,756,581	86.83%	521,327
3	Group Hlth Coop	95672	WA	HMO	\$1,999,205	14.62%	\$1,996,419	\$1,796,341	89.98%	352,274
4	Molina Hlthcare of WA Inc	96270	WA	HMO	\$725,766	5.31%	\$725,766	\$600,946	82.80%	334,175
5	UnitedHealthcare Ins Co	79413	CT	L&D	\$658,820	4.82%	\$653,418	\$514,277	78.71%	
6	Group Hlth Options Inc	47055	WA	HCSC	\$640,436	4.68%	\$639,182	\$552,318	86.41%	189,301
7	Community Hlth Plan of WA	47049	WA	HCSC	\$558,581	4.08%	\$558,581	\$489,647	87.66%	263,701
8	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$454,967	3.33%	\$454,967	\$435,935	95.82%	82,813
9	Washington Dental Serv	47341	WA	HCSC	\$425,121	3.11%	\$424,102	\$379,415	89.46%	858,469
10	Pacificare of WA Inc	48038	WA	HCSC	\$417,931	3.06%	\$417,577	\$331,097	79.29%	42,852
11	Aetna Life Ins Co	60054	CT	L&D	\$328,532	2.40%	\$330,336	\$285,319	86.37%	
12	Sterling Life Ins Co	77399	IL	L&D	\$240,755	1.76%	\$240,962	\$208,727	86.62%	39,802
13	Asuris NW Hlth	47350	WA	HCSC	\$218,865	1.60%	\$219,354	\$196,609	89.63%	73,513
14	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$210,235	1.54%	\$210,246	\$160,965	76.56%	78,092
15	KPS Hlth Plans	53872	WA	HCSC	\$146,063	1.07%	\$146,063	\$134,498	92.08%	38,819
16	Standard Ins Co	69019	OR	L&D	\$102,219	0.75%	\$102,675	\$68,246	66.47%	
17	Columbia United Providers Inc	47047	WA	HCSC	\$97,519	0.71%	\$97,519	\$82,467	84.57%	43,780
18	Metropolitan Life Ins Co	65978	NY	L&D	\$89,967	0.66%	\$89,224	\$72,553	81.31%	
19	American Family Life Assur Co of Col	60380	NE	L&D	\$84,494	0.62%	\$84,001	\$36,476	43.42%	
20	Humana Ins Co	73288	WI	L&D	\$82,098	0.60%	\$80,525	\$60,884	75.61%	
21	Regence BCBS of OR	54933	OR	HCSC	\$78,327	0.57%	\$78,327	\$63,836	81.50%	24,737
22	Unum Life Ins Co Of Amer	62235	ME	L&D	\$68,112	0.50%	\$68,076	\$70,310	103.28%	
23	First Hlth Life & Hlth Ins Co	90328	TX	L&D	\$55,582	0.41%	\$55,545	\$49,713	89.50%	
24	Puget Sound Hlth Partners	12909	WA	HCSC	\$53,351	0.39%	\$0	\$44,812	0.00%	4,462
25	Connecticut Gen Life Ins Co	62308	CT	L&D	\$53,057	0.39%	\$52,666	\$44,982	85.41%	
26	Genworth Life Ins Co	70025	DE	L&D	\$50,791	0.37%	\$50,405	\$31,917	63.32%	
27	Hartford Life & Accident Ins Co	70815	CT	L&D	\$43,423	0.32%	\$42,714	\$29,452	68.95%	
28	Essence Hlthcare Inc	11699	MO	HMO	\$43,339	0.32%	\$43,339	\$68,693	158.50%	6,110
29	Pennsylvania Life Ins Co	67660	PA	L&D	\$43,120	0.32%	\$43,084	\$34,396	79.83%	
30	Willamette Dental of WA Inc	47050	WA	LHCSC	\$42,316	0.31%	\$42,316	\$38,831	91.77%	112,305
31	Bankers Life & Cas Co	61263	IL	L&D	\$41,230	0.30%	\$42,191	\$27,241	64.57%	
32	Health Net Life Ins Co	66141	CA	L&D	\$38,904	0.28%	\$38,805	\$46,521	119.88%	
33	US Br SunLife Assur Co Of Canada	80802	MI	L&D	\$37,704	0.28%	\$37,310	\$20,083	53.83%	
34	Wellcare Hlth Ins of IL Inc	64467	IL	L&D	\$35,231	0.26%	\$35,231	\$30,190	85.69%	3,346
35	Mutual Of Omaha Ins Co	71412	NE	L&D	\$35,087	0.26%	\$34,741	\$23,405	67.37%	
36	Prudential Ins Co Of Amer	68241	NJ	L&D	\$34,346	0.25%	\$34,167	\$18,836	55.13%	
37	SilverScript Ins Co	12575	TN	HCSC	\$34,109	0.25%	\$33,013	\$29,599	89.66%	32,035
38	John Hancock Life Ins Co (USA)	65838	MI	L&D	\$33,441	0.24%	\$34,652	\$12,065	34.82%	
39	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$32,336	0.24%	\$32,336	\$25,724	79.55%	3,360
40	Great W Life & Ann Ins Co	68322	CO	L&D	\$31,909	0.23%	\$31,864	\$19,243	60.39%	
All 335 Other Companies					\$882,054	6.45%	\$865,835	\$673,259	85.98%	720,857
Totals (Loss Ratio is average)(4)					\$13,675,856	100.00%	\$13,585,027	\$11,609,391	85.46%	4,549,276

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F= Fraternal, MEWA=Multiple Employer Welfare Arrangement

(2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

(3) Enrollment only provided by companies filing the NAIC Health blank.

(4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Collectively Renewable

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Washington Natl Ins Co	70319	IL	L&D	\$106	44.14%	\$111	\$23	20.71%	
2	Bankers Life & Cas Co	61263	IL	L&D	\$36	15.07%	\$39	\$27	69.18%	
3	Conseco Ins Co	60682	IL	L&D	\$18	7.49%	\$18	\$1	4.43%	
4	Mutual Of Omaha Ins Co	71412	NE	L&D	\$17	7.04%	\$17	(\$30)	(175.36)%	
5	Union Fidelity Life Ins Co	62596	IL	L&D	\$16	6.54%	\$16	\$7	46.63%	
6	Horace Mann Life Ins Co	64513	IL	L&D	\$10	4.21%	\$10	\$20	198.78%	
7	Unum Life Ins Co Of Amer	62235	ME	L&D	\$8	3.48%	\$9	\$116	1240.07%	
8	Continental Amer Ins Co	71730	SC	L&D	\$8	3.13%	\$12	\$0	0.00%	
9	National Cas Co	11991	WI	P&C	\$7	3.04%	\$8	(\$1)	(11.96)%	
10	Boston Mut Life Ins Co	61476	MA	L&D	\$5	1.99%	\$5	\$0	0.00%	
11	United Teacher Assoc Ins Co	63479	TX	L&D	\$3	1.40%	\$3	\$1	17.29%	
12	World Ins Co	70629	NE	L&D	\$2	0.86%	\$2	\$0	0.00%	
13	Perico Life Ins Co	85561	DE	L&D	\$1	0.34%	\$1	\$0	0.00%	
14	Sunset Life Ins Co Of Amer	69272	MO	L&D	\$1	0.26%	\$1	\$0	47.90%	
All 14	Other Companies				\$2	1.01%	\$2	\$0	(2300.00)%	
Totals (Loss Ratio is average)(4)					\$241	100.00%	\$254	\$164	64.49%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., F=Fraternal, (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$1,907	19.96%	\$1,931	\$601	31.13%	
2	Minnesota Life Ins Co	66168	MN	L&D	\$1,889	19.77%	\$1,958	\$1,273	65.03%	
3	Cuna Mut Ins Society	62626	IA	L&D	\$1,402	14.68%	\$1,441	\$1,589	110.31%	
4	American Modern Life Ins Co	65811	OH	L&D	\$953	9.98%	\$1,036	\$615	59.37%	
5	Household Life Ins Co	93777	MI	L&D	\$830	8.69%	\$948	\$532	56.12%	
6	Central States Ind Co Of Omaha	34274	NE	P&C	\$739	7.74%	\$739	\$151	20.48%	
7	American Hlth & Life Ins Co	60518	TX	L&D	\$624	6.53%	\$733	\$559	76.31%	
8	Merit Life Ins Co	65951	IN	L&D	\$419	4.39%	\$730	\$587	80.47%	
9	Central States H & L Co Of Omaha	61751	NE	L&D	\$414	4.34%	\$200	\$80	40.13%	
10	Transamerica Life Ins Co	86231	IA	L&D	\$386	4.04%	\$486	\$336	69.11%	
11	American Security Ins Co	42978	DE	P&C	\$161	1.68%	\$161	\$1	0.76%	
12	American Heritage Life Ins Co	60534	FL	L&D	\$99	1.03%	\$99	\$206	208.91%	
13	State Farm Mut Auto Ins Co	25178	IL	P&C	\$90	0.94%	\$136	\$48	35.51%	
14	Stonebridge Life Ins Co	65021	VT	L&D	\$85	0.89%	\$85	\$22	26.19%	
15	Balboa Life Ins Co	68160	CA	L&D	\$47	0.49%	\$47	\$24	50.52%	
16	Centurion Life Ins Co	62383	IA	L&D	\$35	0.36%	\$36	\$65	183.46%	
17	Individual Assur Co Life Hlth & Acc	81779	MO	L&D	\$23	0.24%	\$23	\$38	167.77%	
18	Protective Life Ins Co	68136	TN	L&D	\$18	0.19%	\$274	\$8	2.99%	
19	Monumental Life Ins Co	66281	IA	L&D	\$9	0.10%	\$2	\$0	19.69%	
20	Zale Life Ins Co	71323	AZ	L&D	\$7	0.07%	\$7	\$1	18.93%	
21	American Bankers Ins Co Of FL	10111	FL	P&C	\$1	0.01%	\$1	\$4	419.57%	
22	American Republic Ins Co	60836	IA	L&D	\$1	0.01%	\$0	\$4	2046.97%	
All 14	Other Companies				(\$586)	(6.13)%	\$1,636	\$748	218.64%	
Totals (Loss Ratio is average)(4)					\$9,554	100.00%	\$12,708	\$7,497	58.99%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Group

Top 40 Authorized Companies
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All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premera Blue Cross	47570	WA	HCSC	\$1,672,911	23.46%	\$1,673,092	\$1,444,162	86.32%	397,135
2	Regence BlueShield	53902	WA	HCSC	\$1,446,646	20.29%	\$1,452,648	\$1,219,317	83.94%	337,052
3	Group Hlth Coop	95672	WA	HMO	\$1,025,429	14.38%	\$1,022,642	\$894,744	87.49%	220,539
4	Group Hlth Options Inc	47055	WA	HCSC	\$599,544	8.41%	\$598,290	\$519,301	86.80%	158,292
5	UnitedHealthcare Ins Co	79413	CT	L&D	\$339,940	4.77%	\$337,152	\$274,641	81.46%	
6	Aetna Life Ins Co	60054	CT	L&D	\$304,364	4.27%	\$306,182	\$264,699	86.45%	
7	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$240,156	3.37%	\$240,156	\$227,582	94.76%	57,743
8	Community Hlth Plan of WA	47049	WA	HCSC	\$165,943	2.33%	\$165,943	\$144,243	86.92%	54,341
9	Asuris NW Hlth	47350	WA	HCSC	\$146,979	2.06%	\$147,127	\$131,020	89.05%	41,351
10	Standard Ins Co	69019	OR	L&D	\$96,419	1.35%	\$97,055	\$66,774	68.80%	
11	Metropolitan Life Ins Co	65978	NY	L&D	\$82,558	1.16%	\$81,911	\$72,647	88.69%	
12	Molina Hlthcare of WA Inc	96270	WA	HMO	\$79,545	1.12%	\$79,545	\$63,741	80.13%	28,769
13	KPS Hlth Plans	53872	WA	HCSC	\$66,647	0.93%	\$66,647	\$58,908	88.39%	17,290
14	Unum Life Ins Co Of Amer	62235	ME	L&D	\$60,469	0.85%	\$59,989	\$63,806	106.36%	
15	Regence BCBS of OR	54933	OR	HCSC	\$56,740	0.80%	\$56,761	\$46,515	81.95%	14,740
16	Connecticut Gen Life Ins Co	62308	CT	L&D	\$49,230	0.69%	\$48,896	\$41,489	84.85%	
17	Hartford Life & Accident Ins Co	70815	CT	L&D	\$43,406	0.61%	\$42,714	\$29,452	68.95%	
18	US Br SunLife Assur Co Of Canada	80802	MI	L&D	\$37,704	0.53%	\$37,310	\$20,083	53.83%	
19	Prudential Ins Co Of Amer	68241	NJ	L&D	\$32,149	0.45%	\$32,011	\$16,593	51.84%	
20	Great W Life & Ann Ins Co	68322	CO	L&D	\$31,909	0.45%	\$31,863	\$19,244	60.39%	
21	Pacificare of WA Inc	48038	WA	HCSC	\$30,639	0.43%	\$30,639	\$26,600	86.82%	6,841
22	Health Net Life Ins Co	66141	CA	L&D	\$28,517	0.40%	\$28,418	\$23,073	81.19%	
23	Lifewise Assur Co	94188	WA	L&D	\$28,085	0.39%	\$27,929	\$17,538	62.79%	
24	Mega Life & Hlth Ins Co The	97055	OK	L&D	\$24,987	0.35%	\$25,232	\$26,697	105.81%	
25	Symetra Life Ins Co	68608	WA	L&D	\$22,763	0.32%	\$22,725	\$22,245	97.88%	
26	Life Ins Co Of N Amer	65498	PA	L&D	\$22,744	0.32%	\$22,744	\$20,981	92.25%	
27	Providence Hlth Plan	95005	OR	HMO	\$22,293	0.31%	\$22,237	\$20,224	90.95%	7,074
28	Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$21,959	0.31%	\$21,959	\$22,637	103.09%	5,049
29	Lincoln Natl Life Ins Co	65676	IN	L&D	\$21,417	0.30%	\$21,382	\$12,378	57.89%	
30	HCC Life Ins Co	92711	IN	L&D	\$20,468	0.29%	\$20,468	\$14,341	70.06%	
31	Union Security Ins Co	70408	KS	L&D	\$20,116	0.28%	\$19,970	\$15,924	79.74%	
32	Principal Life Ins Co	61271	IA	L&D	\$16,865	0.24%	\$16,697	\$10,712	64.16%	
33	Regence Life & Hlth Ins Co	97985	OR	L&D	\$14,051	0.20%	\$13,983	\$9,353	66.89%	
34	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$13,193	0.19%	\$13,137	\$9,723	74.01%	
35	Columbia United Providers Inc	47047	WA	HCSC	\$12,859	0.18%	\$12,859	\$9,177	71.37%	4,048
36	Mid West Natl Life Ins Co Of TN	66087	TX	L&D	\$12,390	0.17%	\$12,661	\$8,512	67.23%	
37	National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$11,193	0.16%	\$10,641	\$4,674	43.92%	
38	American Fidelity Assur Co	60410	OK	L&D	\$10,505	0.15%	\$10,485	\$5,953	56.78%	
39	Reliastar Life Ins Co	67105	MN	L&D	\$9,183	0.13%	\$9,160	\$5,425	59.23%	
40	Pacificare Life Assur Co	84506	CO	L&D	\$8,626	0.12%	\$8,626	\$8,172	94.75%	2,028
All 201 Other Companies					\$179,219	2.51%	\$178,810	\$129,249	138.35%	8,565
Totals (Loss Ratio is average)(4)					\$7,130,759	100.00%	\$7,128,697	\$6,042,548	84.76%	1,360,857

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Individual and Other

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Group Hlth Coop	95672	WA	HMO	\$973,777	14.90%	\$973,777	\$901,596	92.59%	131,735
2	Regence BlueShield	53902	WA	HCSC	\$953,672	14.59%	\$941,794	\$823,668	87.46%	386,094
3	Molina Hlthcare of WA Inc	96270	WA	HMO	\$646,221	9.89%	\$646,221	\$537,205	83.13%	305,406
4	Washington Dental Serv	47341	WA	HCSC	\$425,121	6.50%	\$424,102	\$379,415	89.46%	858,469
5	Community Hlth Plan of WA	47049	WA	HCSC	\$392,639	6.01%	\$392,639	\$345,404	87.97%	209,360
6	Pacificare of WA Inc	48038	WA	HCSC	\$387,292	5.93%	\$386,937	\$304,497	78.69%	36,011
7	Premiera Blue Cross	47570	WA	HCSC	\$353,285	5.41%	\$349,961	\$312,419	89.27%	124,192
8	UnitedHealthcare Ins Co	79413	CT	L&D	\$318,881	4.88%	\$316,266	\$239,635	75.77%	
9	Sterling Life Ins Co	77399	IL	L&D	\$240,755	3.68%	\$240,962	\$208,727	86.62%	39,802
10	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$214,811	3.29%	\$214,811	\$208,353	96.99%	25,070
11	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$207,925	3.18%	\$207,974	\$158,881	76.39%	77,128
12	Columbia United Providers Inc	47047	WA	HCSC	\$84,660	1.30%	\$84,660	\$73,290	86.57%	39,732
13	American Family Life Assur Co of Col	60380	NE	L&D	\$84,479	1.29%	\$83,986	\$36,455	43.41%	
14	Humana Ins Co	73288	WI	L&D	\$81,906	1.25%	\$80,343	\$60,719	75.57%	
15	KPS Hlth Plans	53872	WA	HCSC	\$79,416	1.22%	\$79,416	\$75,589	95.18%	21,529
16	Asuris NW Hlth	47350	WA	HCSC	\$71,886	1.10%	\$72,227	\$65,590	90.81%	32,162
17	First Hlth Life & Hlth Ins Co	90328	TX	L&D	\$55,093	0.84%	\$55,134	\$49,468	89.72%	
18	Puget Sound Hlth Partners	12909	WA	HCSC	\$53,351	0.82%	\$0	\$44,812	0.00%	4,462
19	Genworth Life Ins Co	70025	DE	L&D	\$50,334	0.77%	\$49,927	\$30,475	61.04%	
20	Essence Hlthcare Inc	11699	MO	HMO	\$43,339	0.66%	\$43,339	\$68,693	158.50%	6,110
21	Pennsylvania Life Ins Co	67660	PA	L&D	\$43,120	0.66%	\$43,084	\$34,396	79.83%	
22	Willamette Dental of WA Inc	47050	WA	LHCSC	\$42,316	0.65%	\$42,316	\$38,831	91.77%	112,305
23	Bankers Life & Cas Co	61263	IL	L&D	\$41,063	0.63%	\$42,020	\$27,069	64.42%	
24	Group Hlth Options Inc	47055	WA	HCSC	\$40,892	0.63%	\$40,892	\$33,017	80.74%	31,009
25	Wellcare Hlth Ins of IL Inc	64467	IL	L&D	\$35,231	0.54%	\$35,231	\$30,190	85.69%	3,346
26	SilverScript Ins Co	12575	TN	HCSC	\$34,109	0.52%	\$33,013	\$29,599	89.66%	32,035
27	Mutual Of Omaha Ins Co	71412	NE	L&D	\$33,623	0.51%	\$33,189	\$22,356	67.36%	
28	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$32,336	0.49%	\$32,336	\$25,724	79.55%	3,360
29	Vision Serv Plan	47317	WA	LHCSC	\$26,281	0.40%	\$26,281	\$20,477	77.92%	566,177
30	John Hancock Life Ins Co (USA)	65838	MI	L&D	\$25,542	0.39%	\$26,775	\$8,754	32.70%	
31	Aetna Life Ins Co	60054	CT	L&D	\$24,168	0.37%	\$24,155	\$20,620	85.37%	
32	United Concordia Ins Co	85766	AZ	L&D	\$23,557	0.36%	\$23,557	\$20,349	86.38%	64,702
33	Transamerica Life Ins Co	86231	IA	L&D	\$22,011	0.34%	\$22,168	\$11,368	51.28%	
34	Regence BCBS of OR	54933	OR	HCSC	\$21,587	0.33%	\$21,567	\$17,321	80.32%	9,997
35	State Farm Mut Auto Ins Co	25178	IL	P&C	\$20,899	0.32%	\$17,027	\$11,794	69.26%	
36	Provident Life & Accident Ins Co	68195	TN	L&D	\$16,504	0.25%	\$17,206	\$15,859	92.17%	
37	Medco Containment Life Ins Co	63762	PA	L&D	\$15,443	0.24%	\$15,443	\$14,347	92.90%	15,030
38	Northwestern Mut Life Ins Co	67091	WI	L&D	\$14,200	0.22%	\$14,105	\$12,525	88.80%	
39	Combined Ins Co Of Amer	62146	IL	L&D	\$12,186	0.19%	\$12,872	\$5,808	45.12%	
40	Health Net Life Ins Co	66141	CA	L&D	\$10,387	0.16%	\$10,387	\$23,448	225.75%	
All 271 Other Companies					\$281,007	4.30%	\$265,270	\$210,438	126.06%	53,196
Totals (Loss Ratio is average)(4)					\$6,535,302	100.00%	\$6,443,368	\$5,559,182	86.28%	3,188,419

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement F=Fraternal, (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Aggregate Write-ins For Other Lines of Business

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Araq Ins Co	34738	IA	\$5,591	28.13%	\$5,591	\$3,247	58.08%
2	Midwest Employers Cas Co	23612	DE	\$4,361	21.94%	\$4,463	\$2,525	56.57%
3	Physicians Ins A Mut Co	40738	WA	\$3,539	17.81%	\$3,539	\$2,314	65.38%
4	Central States Ind Co Of Omaha	34274	NE	\$1,417	7.13%	\$1,417	\$337	23.81%
5	Triton Ins Co	41211	TX	\$989	4.98%	\$1,186	\$1,180	99.54%
6	Arch Ins Co	11150	MO	\$814	4.09%	\$814	\$244	30.03%
7	Great Amer Alliance Ins Co	26832	OH	\$501	2.52%	\$404	\$260	64.35%
8	Great Amer Assur Co	26344	OH	\$429	2.16%	\$425	\$102	24.10%
9	Yosemite Ins Co	26220	IN	\$364	1.83%	\$332	\$681	205.51%
10	American Road Ins Co	19631	MI	\$364	1.83%	\$364	\$74	20.43%
11	Great Amer Ins Co	16691	OH	\$362	1.82%	\$706	\$958	135.71%
12	Allstate Prop & Cas Ins Co	17230	IL	\$224	1.13%	\$202	\$0	0.00%
13	Courtesy Ins Co	26492	FL	\$192	0.97%	\$289	\$254	87.79%
14	Stonebridge Cas Ins Co	10952	OH	\$190	0.95%	\$190	\$61	32.31%
15	Esurance Ins Co	25712	WI	\$184	0.92%	\$184	\$0	0.00%
16	Balboa Ins Co	24813	CA	\$175	0.88%	\$175	\$17	9.46%
17	Excess Share Ins Corp	10003	OH	\$78	0.39%	\$78	\$0	0.00%
18	American Bankers Ins Co Of FL	10111	FL	\$61	0.31%	\$61	\$1	1.76%
19	Great Amer Spirit Ins Co	33723	IN	\$46	0.23%	\$16	\$2	11.73%
20	Ohio Ind Co	26565	OH	\$29	0.15%	\$13	\$0	0.00%
21	American Reliable Ins Co	19615	AZ	\$3	0.01%	\$3	\$0	0.81%
22	Gray Ins Co	36307	LA	(\$35)	(0.18)%	(\$5)	\$508	(10439.97)%
All 1 Other Companies				\$0	0.00%	\$0	\$0	(216.67)%
Totals (Loss Ratio is average)				\$19,878	100.00%	\$20,446	\$12,767	62.44%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

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Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Line of Business: Aircraft (all perils)

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$17,610	29.67%	\$18,206	\$7,077	38.87%
2	Allianz Global Risks US Ins Co	35300	CA	\$16,535	27.86%	\$16,674	\$7,988	47.91%
3	Federal Ins Co	20281	IN	\$2,732	4.60%	\$2,465	\$114	4.63%
4	XL Specialty Ins Co	37885	DE	\$2,629	4.43%	\$3,266	\$1,491	45.65%
5	Old Republic Ins Co	24147	PA	\$2,362	3.98%	\$2,517	\$1,532	60.87%
6	Ace Amer Ins Co	22667	PA	\$1,793	3.02%	\$1,793	(\$1)	(0.03)%
7	Liberty Mut Ins Co	23043	MA	\$1,790	3.02%	\$1,671	\$528	31.63%
8	Arch Ins Co	11150	MO	\$1,708	2.88%	\$1,687	\$708	41.95%
9	US Specialty Ins Co	29599	TX	\$1,376	2.32%	\$1,567	\$2,064	131.75%
10	AXA Ins Co	33022	NY	\$1,349	2.27%	\$1,489	\$428	28.72%
11	Starnet Ins Co	40045	DE	\$1,097	1.85%	\$1,197	\$1,301	108.64%
12	American Alt Ins Corp	19720	DE	\$918	1.55%	\$1,143	\$1,139	99.65%
13	General Reins Corp	22039	DE	\$897	1.51%	\$837	\$227	27.07%
14	National Liab & Fire Ins Co	20052	CT	\$897	1.51%	\$837	\$214	25.53%
15	North Amer Specialty Ins Co	29874	NH	\$629	1.06%	\$588	(\$383)	(65.09)%
16	Catlin Ins Co	19518	TX	\$537	0.91%	\$213	\$46	21.63%
17	Ace Prop & Cas Ins Co	20699	PA	\$490	0.83%	\$483	\$32	6.71%
18	National Ind Co	20087	NE	\$473	0.80%	\$924	\$1,028	111.23%
19	Starr Ind & Liab Co	38318	TX	\$454	0.77%	\$69	\$11	16.34%
20	American Natl Prop & Cas Co	28401	MO	\$279	0.47%	\$441	(\$62)	(14.07)%
21	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$274	0.46%	\$370	\$434	117.37%
22	Old United Cas Co	37060	KS	\$262	0.44%	\$256	(\$21)	(8.29)%
23	State Natl Ins Co Inc	12831	TX	\$217	0.37%	\$121	\$0	0.00%
24	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$216	0.36%	\$324	\$339	104.74%
25	American Hallmark Ins Co Of TX	43494	TX	\$212	0.36%	\$69	\$47	68.12%
26	American Commerce Ins Co	19941	OH	\$190	0.32%	\$40	\$10	24.37%
27	Westchester Fire Ins Co	21121	NY	\$60	0.10%	\$62	(\$82)	(131.92)%
28	St Paul Fire & Marine Ins Co	24767	MN	\$39	0.07%	\$39	\$15	37.69%
29	Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$91	0.00%
30	Travelers Cas & Surety Co	19038	CT	\$0	0.00%	\$0	\$12	0.00%
31	Factory Mut Ins Co	21482	RI	\$0	0.00%	\$0	\$75	0.00%
32	Allied World Reins Co	22730	NH	\$0	0.00%	\$0	\$20	0.00%
33	Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$213	0.00%
34	Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$2	0.00%
35	United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$18	0.00%
All 23 Other Companies				\$1,321	2.23%	\$1,333	(\$12,241)	(918.28)%
Totals (Loss Ratio is average)				\$59,345	100.00%	\$60,682	\$14,415	23.75%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

2009 Washington Market Share and Loss Ratio

Line of Business: Allied Lines

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$18,387	16.90%	\$18,360	\$2,957	16.11%
2	Safeco Ins Co Of Amer	24740	WA	\$6,860	6.31%	\$6,646	\$4,092	61.57%
3	Affiliated Fm Ins Co	10014	RI	\$6,707	6.16%	\$6,849	\$1,124	16.41%
4	Great Amer Assur Co	26344	OH	\$5,033	4.63%	\$4,564	\$617	13.53%
5	Continental Cas Co	20443	IL	\$4,971	4.57%	\$5,947	\$13,902	233.77%
6	American Security Ins Co	42978	DE	\$4,790	4.40%	\$4,328	\$1,124	25.96%
7	USAA	25941	TX	\$4,101	3.77%	\$3,570	\$2,705	75.77%
8	American Home Assur Co	19380	NY	\$3,804	3.50%	\$3,789	\$454	11.98%
9	Meritplan Ins Co	24821	CA	\$3,579	3.29%	\$2,152	\$346	16.10%
10	Rural Comm Ins Co	39039	MN	\$2,994	2.75%	\$2,994	\$1,559	52.06%
11	Producers Agriculture Ins Co	34312	TX	\$2,747	2.52%	\$2,727	\$1,508	55.30%
12	Mutual Of Enumclaw Ins Co	14761	WA	\$2,520	2.32%	\$2,382	\$2,848	119.54%
13	Liberty Mut Fire Ins Co	23035	WI	\$2,256	2.07%	\$2,441	\$405	16.61%
14	Pemco Mut Ins Co	24341	WA	\$2,034	1.87%	\$1,942	\$1,328	68.38%
15	Travelers Ind Co	25658	CT	\$1,882	1.73%	\$1,263	\$824	65.24%
16	Travelers Prop Cas Co Of Amer	25674	CT	\$1,877	1.72%	\$1,734	\$8,221	474.26%
17	Zurich Amer Ins Co	16535	NY	\$1,675	1.54%	\$1,288	(\$472)	(36.62)%
18	Foremost Ins Co Grand Rapids MI	11185	MI	\$1,664	1.53%	\$2,101	\$52	2.45%
19	American Modern Home Ins Co	23469	OH	\$1,591	1.46%	\$1,484	\$295	19.86%
20	Allianz Global Risks US Ins Co	35300	CA	\$1,585	1.46%	\$1,574	(\$81)	(5.17)%
21	USAA Cas Ins Co	25968	TX	\$1,579	1.45%	\$1,382	\$882	63.80%
22	Ace Prop & Cas Ins Co	20699	PA	\$1,534	1.41%	\$1,693	(\$806)	(47.59)%
23	American Guar & Liab Ins	26247	NY	\$1,478	1.36%	\$1,661	\$475	28.59%
24	Unigard Ins Co	25747	WA	\$1,087	1.00%	\$1,115	\$1,336	119.81%
25	Great Amer Ins Co	16691	OH	\$1,002	0.92%	\$1,009	\$600	59.52%
26	Western Natl Assur Co	24465	MN	\$992	0.91%	\$1,199	\$278	23.22%
27	RSUI Ind Co	22314	NH	\$959	0.88%	\$862	\$45	5.27%
28	Westport Ins Corp	39845	MO	\$932	0.86%	\$883	\$44	4.93%
29	NAU Country Ins Co	25240	MN	\$905	0.83%	\$876	\$192	21.90%
30	Hudson Ins Co	25054	DE	\$747	0.69%	\$747	\$70	9.33%
31	Grange Ins Assn	22101	WA	\$713	0.66%	\$669	\$658	98.35%
32	American States Ins Co	19704	IN	\$675	0.62%	\$636	\$74	11.63%
33	Automobile Ins Co Of Hartford CT	19062	CT	\$637	0.59%	\$530	\$416	78.48%
34	North Pacific Ins Co	23892	OR	\$607	0.56%	\$631	\$33	5.26%
35	Oregon Mut Ins Co	14907	OR	\$564	0.52%	\$569	\$535	94.11%
36	National Cas Co	11991	WI	\$546	0.50%	\$560	\$88	15.73%
37	Balboa Ins Co	24813	CA	\$530	0.49%	\$560	\$213	38.01%
38	Universal Underwriters Ins Co	41181	KS	\$521	0.48%	\$566	\$146	25.79%
39	XL Ins Amer Inc	24554	DE	\$493	0.45%	\$463	(\$7)	(1.44)%
40	Federated Rural Electric Ins Exch	11118	KS	\$452	0.42%	\$442	\$14	3.07%
All 193 Other Companies				\$10,780	9.91%	\$13,053	\$20,688	158.49%
Totals (Loss Ratio is average)				\$108,790	100.00%	\$108,239	\$69,783	64.47%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share
Line of Business: Life - Annuities

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Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	New York Life Ins & Ann Corp	91596	DE	\$249,193	\$0	\$3,434	\$0	\$252,627	6.27%
2	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$161,425	\$0	\$76,269	\$0	\$237,694	5.90%
3	Jackson Natl Life Ins Co	65056	MI	\$210,756	\$0	\$689	\$0	\$211,446	5.25%
4	Lincoln Natl Life Ins Co	65676	IN	\$187,382	\$0	\$22,956	\$0	\$210,338	5.22%
5	Prudential Ann Life Assur Corp	86630	CT	\$189,934	\$0	\$2,790	\$0	\$192,723	4.78%
6	Western Natl Life Ins Co	70432	TX	\$162,499	\$0	\$0	\$0	\$162,499	4.03%
7	Symetra Life Ins Co	68608	WA	\$149,483	\$0	\$6,194	\$0	\$155,677	3.86%
8	MetLife Investors USA Ins Co	61050	DE	\$151,118	\$0	\$14	\$0	\$151,132	3.75%
9	RiverSource Life Ins Co	65005	MN	\$147,278	\$0	\$1,533	\$0	\$148,811	3.69%
10	John Hancock Life Ins Co (USA)	65838	MI	\$135,705	\$0	\$12,618	\$0	\$148,323	3.68%
11	AXA Equitable Life Ins Co	62944	NY	\$107,603	\$0	\$15,312	\$0	\$122,915	3.05%
12	ING USA Ann & Life Ins Co	80942	IA	\$111,208	\$0	\$1,485	\$0	\$112,692	2.80%
13	Pacific Life Ins Co	67466	NE	\$105,174	\$0	\$0	\$0	\$105,174	2.61%
14	Transamerica Life Ins Co	86231	IA	\$92,819	\$0	\$374	\$0	\$93,193	2.31%
15	Variable Ann Life Ins Co	70238	TX	\$31,851	\$0	\$52,428	\$0	\$84,279	2.09%
16	Metropolitan Life Ins Co	65978	NY	\$56,320	\$0	\$17,912	\$0	\$74,232	1.84%
17	Allianz Life Ins Co Of N Amer	90611	MN	\$70,694	\$0	\$0	\$0	\$70,694	1.75%
18	Great Amer Life Ins Co	63312	OH	\$69,568	\$0	\$673	\$0	\$70,241	1.74%
19	Bankers Life & Cas Co	61263	IL	\$62,885	\$0	\$0	\$0	\$62,885	1.56%
20	Pruco Life Ins Co	79227	AZ	\$57,094	\$0	\$0	\$0	\$57,094	1.42%
21	Western United Life Assur Co	77925	WA	\$56,314	\$0	\$0	\$0	\$56,314	1.40%
22	USAA Life Ins Co	69663	TX	\$52,819	\$0	\$0	\$0	\$52,819	1.31%
23	American Natl Ins Co	60739	TX	\$44,998	\$0	\$4,099	\$0	\$49,097	1.22%
24	Ohio Natl Life Ins Co	67172	OH	\$48,345	\$0	\$0	\$0	\$48,345	1.20%
25	Fidelity Investments Life Ins Co	93696	UT	\$43,445	\$0	\$0	\$0	\$43,445	1.08%
26	Forethought Life Ins Co	91642	IN	\$41,769	\$0	\$0	\$0	\$41,769	1.04%
27	Principal Life Ins Co	61271	IA	\$35,079	\$0	\$5,143	\$0	\$40,222	1.00%
28	Liberty Life Ins Co	61492	SC	\$38,859	\$0	\$0	\$0	\$38,859	0.96%
29	Aviva Life & Ann Co	61689	IA	\$37,557	\$0	\$163	\$0	\$37,720	0.94%
30	MetLife Investors Ins Co	93513	MO	\$36,072	\$0	\$0	\$0	\$36,072	0.89%
31	Massachusetts Mut Life Ins Co	65935	MA	\$33,057	\$0	\$570	\$0	\$33,627	0.83%
32	Cuna Mut Ins Society	62626	IA	\$23,570	\$0	\$9,917	\$0	\$33,487	0.83%
33	Genworth Life Ins Co	70025	DE	\$22,880	\$0	\$11	\$0	\$22,891	0.57%
34	Lincoln Benefit Life Co	65595	NE	\$20,273	\$0	\$0	\$0	\$20,273	0.50%
35	MetLife Ins Co of CT	87726	CT	\$19,834	\$0	\$0	\$0	\$19,834	0.49%
36	Beneficial Life Ins Co	61395	UT	\$19,284	\$0	\$0	\$0	\$19,284	0.48%
37	Guaranty Income Life Ins Co	64238	LA	\$17,479	\$0	\$0	\$0	\$17,479	0.43%
38	Northwestern Mut Life Ins Co	67091	WI	\$16,558	\$0	\$0	\$0	\$16,558	0.41%
39	American Equity Invest Life Ins Co	92738	IA	\$16,150	\$0	\$0	\$0	\$16,150	0.40%
40	Equitrust Life Ins Co	62510	IA	\$15,702	\$0	\$0	\$0	\$15,702	0.39%
	All 161 Other Companies			\$309,850	\$0	\$336,670	\$0	\$646,521	16.04%
	Totals			\$3,459,881	\$0	\$571,255	\$0	\$4,031,136	100.00%

State of Washington

Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Great West Cas Co	11371	NE	\$16,000	4.73%	\$17,036	\$8,516	49.99%
2	United Financial Cas Co	11770	OH	\$13,228	3.91%	\$13,982	\$5,374	38.44%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$12,347	3.65%	\$12,366	\$10,106	81.73%
4	American States Ins Co	19704	IN	\$11,258	3.33%	\$12,656	\$6,225	49.19%
5	Unigard Ins Co	25747	WA	\$10,397	3.07%	\$10,469	\$4,683	44.73%
6	Truck Ins Exch	21709	CA	\$9,962	2.94%	\$10,325	\$3,462	33.53%
7	Zurich Amer Ins Co	16535	NY	\$9,184	2.71%	\$8,024	\$1,581	19.70%
8	General Ins Co Of Amer	24732	WA	\$8,274	2.44%	\$8,704	\$3,271	37.58%
9	American Economy Ins Co	19690	IN	\$7,624	2.25%	\$7,791	\$3,059	39.26%
10	Travelers Ind Co	25658	CT	\$7,445	2.20%	\$6,932	\$1,704	24.58%
11	American States Preferred Ins Co	37214	IN	\$7,258	2.14%	\$7,700	\$3,365	43.70%
12	Empire Fire & Marine Ins Co	21326	NE	\$7,090	2.09%	\$7,957	\$3,138	39.44%
13	Northland Ins Co	24015	MN	\$6,543	1.93%	\$6,390	\$1,456	22.79%
14	Continental Western Ins Co	10804	IA	\$6,485	1.92%	\$8,177	\$3,385	41.40%
15	North Pacific Ins Co	23892	OR	\$6,425	1.90%	\$6,978	\$3,144	45.06%
16	Farmers Ins Exch	21652	CA	\$6,091	1.80%	\$6,426	\$2,380	37.03%
17	Western Natl Assur Co	24465	MN	\$5,947	1.76%	\$6,036	\$4,615	76.45%
18	Nationwide Mut Ins Co	23787	OH	\$5,723	1.69%	\$6,523	\$1,369	20.99%
19	Alaska Natl Ins Co	38733	AK	\$5,136	1.52%	\$5,156	\$1,943	37.68%
20	National Union Fire Ins Co Of Pitts	19445	PA	\$4,703	1.39%	\$4,942	\$842	17.04%
21	Philadelphia Ind Ins Co	18058	PA	\$4,641	1.37%	\$4,253	\$2,906	68.32%
22	Travelers Prop Cas Co Of Amer	25674	CT	\$4,531	1.34%	\$5,010	\$3,145	62.77%
23	West Amer Ins Co	44393	IN	\$4,479	1.32%	\$4,312	\$3,295	76.42%
24	American Fire & Cas Co	24066	OH	\$4,384	1.30%	\$3,870	\$1,499	38.74%
25	Liberty Mut Fire Ins Co	23035	WI	\$3,997	1.18%	\$4,615	\$51	1.10%
26	Universal Underwriters Ins Co	41181	KS	\$3,804	1.12%	\$3,975	\$1,001	25.19%
27	Ohio Cas Ins Co	24074	OH	\$3,641	1.08%	\$3,706	\$1,991	53.73%
28	Federated Mut Ins Co	13935	MN	\$3,480	1.03%	\$3,515	\$1,612	45.86%
29	Mid Century Ins Co	21687	CA	\$3,463	1.02%	\$2,899	\$1,288	44.44%
30	Travelers Ind Co Of Amer	25666	CT	\$3,433	1.01%	\$3,610	\$3,024	83.76%
31	Liberty Northwest Ins Corp	41939	OR	\$3,354	0.99%	\$3,393	\$2,706	79.75%
32	State Farm Mut Auto Ins Co	25178	IL	\$3,297	0.97%	\$3,283	\$1,893	57.65%
33	Cornhusker Cas Co	20044	NE	\$3,209	0.95%	\$3,940	\$2,546	64.62%
34	Ace Amer Ins Co	22667	PA	\$3,063	0.90%	\$2,854	\$434	15.20%
35	Carolina Cas Ins Co	10510	IA	\$3,062	0.90%	\$2,345	\$2,065	88.06%
36	Sentinel Ins Co Ltd	11000	CT	\$2,778	0.82%	\$2,390	\$1,364	57.05%
37	Grange Ins Assn	22101	WA	\$2,727	0.81%	\$2,799	\$1,053	37.63%
38	Continental Ins Co	35289	PA	\$2,547	0.75%	\$2,893	\$3,587	124.00%
39	Everest Natl Ins Co	10120	DE	\$2,513	0.74%	\$2,720	\$1,627	59.80%
40	Valley Forge Ins Co	20508	PA	\$2,479	0.73%	\$2,444	\$1,482	60.64%
All 263 Other Companies				\$102,453	30.27%	\$108,663	\$54,160	49.84%
Totals (Loss Ratio is average)				\$338,454	100.00%	\$352,058	\$166,346	47.25%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

2009 Washington Market Share and Loss Ratio
Line of Business: Auto: Commercial Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Balboa Ins Co	24813	CA	\$13,986	13.51%	\$15,453	\$8,255	53.42%
2	Great West Cas Co	11371	NE	\$6,342	6.13%	\$6,724	\$4,387	65.24%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$5,875	5.68%	\$5,876	\$2,364	40.23%
4	United Financial Cas Co	11770	OH	\$3,407	3.29%	\$3,790	\$2,200	58.03%
5	Truck Ins Exch	21709	CA	\$2,952	2.85%	\$3,224	\$1,297	40.24%
6	Unigard Ins Co	25747	WA	\$2,906	2.81%	\$2,923	\$1,348	46.13%
7	Universal Underwriters Ins Co	41181	KS	\$2,819	2.72%	\$2,904	\$1,006	34.65%
8	Northland Ins Co	24015	MN	\$2,667	2.58%	\$2,675	\$1,588	59.37%
9	American States Ins Co	19704	IN	\$2,461	2.38%	\$2,811	\$1,177	41.87%
10	Travelers Ind Co	25658	CT	\$2,341	2.26%	\$2,044	\$1,093	53.46%
11	American States Preferred Ins Co	37214	IN	\$1,919	1.85%	\$2,034	\$793	38.98%
12	North Pacific Ins Co	23892	OR	\$1,816	1.75%	\$1,909	\$938	49.12%
13	General Ins Co Of Amer	24732	WA	\$1,765	1.71%	\$1,861	\$853	45.85%
14	Farmers Ins Exch	21652	CA	\$1,628	1.57%	\$1,803	\$831	46.08%
15	Nationwide Mut Ins Co	23787	OH	\$1,547	1.49%	\$1,883	\$771	40.95%
16	Zurich Amer Ins Co	16535	NY	\$1,537	1.48%	\$1,302	\$787	60.40%
17	Continental Western Ins Co	10804	IA	\$1,526	1.47%	\$1,944	\$727	37.42%
18	Grange Ins Assn	22101	WA	\$1,437	1.39%	\$1,472	\$790	53.67%
19	American Economy Ins Co	19690	IN	\$1,412	1.36%	\$1,426	\$710	49.78%
20	State Farm Mut Auto Ins Co	25178	IL	\$1,305	1.26%	\$1,307	\$602	46.11%
21	Federated Mut Ins Co	13935	MN	\$1,209	1.17%	\$1,168	\$426	36.50%
22	Western Natl Assur Co	24465	MN	\$1,204	1.16%	\$1,163	\$858	73.79%
23	Mid Century Ins Co	21687	CA	\$1,158	1.12%	\$1,002	\$687	68.57%
24	Travelers Prop Cas Co Of Amer	25674	CT	\$1,153	1.11%	\$1,170	\$708	60.54%
25	Travelers Ind Co Of Amer	25666	CT	\$1,129	1.09%	\$1,138	\$570	50.11%
26	American Alt Ins Corp	19720	DE	\$1,064	1.03%	\$1,038	\$663	63.84%
27	West Amer Ins Co	44393	IN	\$1,014	0.98%	\$1,008	\$681	67.61%
28	Cornhusker Cas Co	20044	NE	\$994	0.96%	\$1,309	\$754	57.60%
29	Alaska Natl Ins Co	38733	AK	\$982	0.95%	\$964	\$401	41.56%
30	Philadelphia Ind Ins Co	18058	PA	\$982	0.95%	\$892	\$298	33.40%
31	Ohio Cas Ins Co	24074	OH	\$901	0.87%	\$971	\$335	34.47%
32	Allstate Ins Co	19232	IL	\$874	0.84%	\$1,086	\$373	34.34%
33	American Fire & Cas Co	24066	OH	\$871	0.84%	\$811	\$548	67.57%
34	Phoenix Ins Co	25623	CT	\$838	0.81%	\$762	\$306	40.14%
35	Sentry Select Ins Co	21180	WI	\$818	0.79%	\$983	\$758	77.14%
36	Empire Fire & Marine Ins Co	21326	NE	\$798	0.77%	\$1,255	\$353	28.16%
37	Liberty Northwest Ins Corp	41939	OR	\$756	0.73%	\$755	\$369	48.86%
38	Great Amer Assur Co	26344	OH	\$608	0.59%	\$729	\$586	80.41%
39	Oregon Automobile Ins Co	23922	OR	\$585	0.57%	\$673	\$316	46.98%
40	Federal Ins Co	20281	IN	\$585	0.57%	\$619	\$315	50.87%
All 239 Other Companies				\$23,335	22.54%	\$25,277	\$7,391	29.24%
Totals (Loss Ratio is average)				\$103,505	100.00%	\$110,138	\$50,215	45.59%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Tower Ins Co Of NY	44300	NY	\$2,616	26.71%	\$2,538	\$1,403	55.29%
2	Mutual Of Enumclaw Ins Co	14761	WA	\$960	9.80%	\$955	\$426	44.61%
3	Zurich Amer Ins Co	16535	NY	\$657	6.71%	\$616	\$247	40.04%
4	United Financial Cas Co	11770	OH	\$646	6.60%	\$693	\$446	64.42%
5	Truck Ins Exch	21709	CA	\$383	3.91%	\$401	\$131	32.62%
6	Farmers Ins Exch	21652	CA	\$342	3.49%	\$396	\$171	43.27%
7	Great West Cas Co	11371	NE	\$310	3.16%	\$330	\$175	53.07%
8	Grange Ins Assn	22101	WA	\$213	2.17%	\$220	\$50	22.58%
9	North Pacific Ins Co	23892	OR	\$183	1.87%	\$184	\$47	25.35%
10	State Farm Mut Auto Ins Co	25178	IL	\$179	1.83%	\$178	\$113	63.43%
11	Nationwide Mut Ins Co	23787	OH	\$176	1.80%	\$204	\$79	38.86%
12	Unigard Ins Co	25747	WA	\$165	1.69%	\$173	\$42	24.39%
13	American States Ins Co	19704	IN	\$141	1.44%	\$156	\$50	32.37%
14	American Zurich Ins Co	40142	IL	\$140	1.43%	\$124	\$73	58.50%
15	Philadelphia Ind Ins Co	18058	PA	\$127	1.30%	\$107	\$74	69.32%
16	American States Preferred Ins Co	37214	IN	\$118	1.21%	\$125	\$25	20.30%
17	Mid Century Ins Co	21687	CA	\$118	1.20%	\$123	\$47	37.92%
18	Northland Ins Co	24015	MN	\$117	1.20%	\$119	\$45	38.12%
19	General Ins Co Of Amer	24732	WA	\$109	1.12%	\$118	\$24	20.12%
20	Victoria Fire & Cas Co	42889	OH	\$94	0.96%	\$75	\$23	30.02%
21	American Economy Ins Co	19690	IN	\$85	0.86%	\$94	\$5	4.99%
22	Ohio Cas Ins Co	24074	OH	\$79	0.81%	\$78	\$21	27.43%
23	Alpha Prop & Cas Ins Co	38156	WI	\$74	0.75%	\$94	\$83	88.03%
24	Travelers Prop Cas Co Of Amer	25674	CT	\$73	0.75%	\$81	\$1	1.51%
25	Travelers Ind Co Of Amer	25666	CT	\$63	0.64%	\$62	\$22	34.61%
26	West Amer Ins Co	44393	IN	\$60	0.62%	\$59	\$29	49.38%
27	Allstate Ind Co	19240	IL	\$59	0.60%	\$56	\$60	108.20%
28	Allstate Ins Co	19232	IL	\$51	0.52%	\$69	\$43	62.23%
29	QBE Ins Corp	39217	PA	\$50	0.51%	\$24	\$11	43.88%
30	Oregon Mut Ins Co	14907	OR	\$49	0.50%	\$45	\$1	2.56%
31	Arch Ins Co	11150	MO	\$48	0.49%	\$51	\$21	40.54%
32	Federal Ins Co	20281	IN	\$48	0.49%	\$45	\$2	4.63%
33	Progressive Cas Ins Co	24260	OH	\$47	0.48%	\$55	\$25	44.89%
34	New Hampshire Ins Co	23841	PA	\$44	0.45%	\$31	\$9	27.44%
35	Progressive Amer Ins Co	24252	FL	\$43	0.44%	\$51	\$0	0.47%
36	Phoenix Ins Co	25623	CT	\$39	0.40%	\$42	\$39	91.61%
37	National Surety Corp	21881	IL	\$38	0.39%	\$35	(\$1)	(2.39)%
38	American Fire & Cas Co	24066	OH	\$35	0.36%	\$31	\$27	86.52%
39	Nationwide Agribusiness Ins Co	28223	IA	\$33	0.34%	\$33	\$9	27.09%
40	Travelers Ind Co	25658	CT	\$32	0.33%	\$30	\$7	22.20%
All 195 Other Companies				\$949	9.69%	\$1,021	\$147	14.45%
Totals (Loss Ratio is average)				\$9,792	100.00%	\$9,924	\$4,252	42.84%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

2009 Washington Market Share and Loss Ratio
Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$284,404	13.13%	\$280,670	\$181,610	64.71%
2	Farmers Ins Co Of WA	21644	WA	\$207,284	9.57%	\$212,978	\$110,558	51.91%
3	Safeco Ins Co Of IL	39012	IL	\$137,207	6.33%	\$141,663	\$44,564	31.46%
4	Pemco Mut Ins Co	24341	WA	\$87,354	4.03%	\$87,129	\$55,514	63.71%
5	Geico Gen Ins Co	35882	MD	\$76,243	3.52%	\$75,454	\$48,092	63.74%
6	Allstate Ins Co	19232	IL	\$74,507	3.44%	\$76,292	\$47,267	61.96%
7	USAA	25941	TX	\$65,172	3.01%	\$63,762	\$39,023	61.20%
8	Allstate Prop & Cas Ins Co	17230	IL	\$57,194	2.64%	\$59,442	\$39,248	66.03%
9	Progressive Northwestern Ins Co	42919	OH	\$53,039	2.45%	\$56,496	\$36,924	65.36%
10	Mutual Of Enumclaw Ins Co	14761	WA	\$50,911	2.35%	\$48,119	\$42,968	89.29%
11	USAA Cas Ins Co	25968	TX	\$49,667	2.29%	\$48,887	\$33,228	67.97%
12	Mid Century Ins Co	21687	CA	\$47,815	2.21%	\$52,439	\$40,123	76.51%
13	Progressive Direct Ins Co	16322	OH	\$42,297	1.95%	\$38,491	\$24,781	64.38%
14	Geico Ind Co	22055	MD	\$41,785	1.93%	\$41,499	\$27,047	65.17%
15	American Family Mut Ins Co	19275	WI	\$40,910	1.89%	\$35,352	\$41,286	116.79%
16	Pemco Ins Co	18805	WA	\$40,857	1.89%	\$40,794	\$25,262	61.93%
17	Allstate Fire & Cas Ins Co	29688	IL	\$36,807	1.70%	\$33,314	\$19,776	59.36%
18	Liberty Mut Fire Ins Co	23035	WI	\$31,986	1.48%	\$31,165	\$19,741	63.34%
19	Progressive Max Ins Co	24279	OH	\$31,085	1.43%	\$32,258	\$18,025	55.88%
20	State Farm Fire & Cas Co	25143	IL	\$29,904	1.38%	\$29,970	\$24,313	81.12%
21	Government Employees Ins Co	22063	MD	\$29,883	1.38%	\$29,942	\$21,493	71.78%
22	IDS Prop Cas Ins Co	29068	WI	\$24,457	1.13%	\$24,317	\$16,724	68.78%
23	Metropolitan Cas Ins Co	40169	RI	\$23,481	1.08%	\$23,650	\$15,195	64.25%
24	Allstate Ind Co	19240	IL	\$22,122	1.02%	\$22,430	\$13,864	61.81%
25	Nationwide Ins Co Of Amer	25453	WI	\$21,474	0.99%	\$21,497	\$15,362	71.46%
26	First Natl Ins Co Of Amer	24724	WA	\$21,096	0.97%	\$17,815	\$9,529	53.49%
27	American Commerce Ins Co	19941	OH	\$18,973	0.88%	\$18,495	\$14,602	78.95%
28	Esurance Ins Co	25712	WI	\$18,776	0.87%	\$19,594	\$13,818	70.52%
29	Hartford Underwriters Ins Co	30104	CT	\$18,365	0.85%	\$19,143	\$11,273	58.89%
30	Nationwide Agribusiness Ins Co	28223	IA	\$17,775	0.82%	\$15,743	\$12,386	78.68%
31	Peak Prop & Cas Ins Corp	18139	WI	\$17,020	0.79%	\$17,605	\$8,686	49.34%
32	Twin City Fire Ins Co Co	29459	IN	\$16,859	0.78%	\$16,767	\$15,429	92.02%
33	Dairyland Ins Co	21164	WI	\$15,886	0.73%	\$17,597	\$8,007	45.50%
34	Property & Cas Ins Co Of Hartford	34690	IN	\$15,577	0.72%	\$15,601	\$11,223	71.94%
35	Grange Ins Assn	22101	WA	\$15,313	0.71%	\$15,075	\$11,583	76.84%
36	Liberty Northwest Ins Corp	41939	OR	\$15,308	0.71%	\$15,375	\$12,818	83.37%
37	Uniqard Ins Co	25747	WA	\$14,320	0.66%	\$14,244	\$10,156	71.30%
38	Unitrin Auto & Home Ins Co	16063	NY	\$14,304	0.66%	\$13,765	\$12,172	88.42%
39	Travelers Home & Marine Ins Co	27998	CT	\$13,765	0.64%	\$12,475	\$8,616	69.07%
40	Country Mut Ins Co	20990	IL	\$13,581	0.63%	\$13,619	\$9,349	68.65%
All 212 Other Companies				\$311,676	14.39%	\$305,225	\$185,526	60.78%
Totals (Loss Ratio is average)				\$2,166,441	100.00%	\$2,156,145	\$1,357,160	62.94%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

2009 Washington Market Share and Loss Ratio

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$178,822	13.94%	\$178,999	\$109,333	61.08%
2	Farmers Ins Co Of WA	21644	WA	\$109,226	8.51%	\$111,915	\$60,885	54.40%
3	Allstate Ins Co	19232	IL	\$68,045	5.30%	\$69,270	\$22,474	32.44%
4	Safeco Ins Co Of IL	39012	IL	\$67,485	5.26%	\$69,750	\$39,013	55.93%
5	Pemco Mut Ins Co	24341	WA	\$48,777	3.80%	\$47,996	\$27,599	57.50%
6	Geico Gen Ins Co	35882	MD	\$47,176	3.68%	\$46,676	\$23,788	50.96%
7	USAA	25941	TX	\$44,179	3.44%	\$44,691	\$27,182	60.82%
8	Allstate Prop & Cas Ins Co	17230	IL	\$36,107	2.81%	\$37,714	\$18,434	48.88%
9	Mutual Of Enumclaw Ins Co	14761	WA	\$33,857	2.64%	\$31,903	\$15,312	47.99%
10	USAA Cas Ins Co	25968	TX	\$33,057	2.58%	\$33,235	\$18,611	56.00%
11	Progressive Northwestern Ins Co	42919	OH	\$26,966	2.10%	\$29,007	\$14,694	50.66%
12	Pemco Ins Co	18805	WA	\$25,035	1.95%	\$24,625	\$14,322	58.16%
13	American Family Mut Ins Co	19275	WI	\$23,142	1.80%	\$20,479	\$13,805	67.41%
14	Allstate Fire & Cas Ins Co	29688	IL	\$22,517	1.76%	\$20,527	\$10,882	53.01%
15	Progressive Direct Ins Co	16322	OH	\$22,052	1.72%	\$20,526	\$11,374	55.41%
16	Liberty Mut Fire Ins Co	23035	WI	\$21,041	1.64%	\$21,003	\$9,535	45.40%
17	Geico Ind Co	22055	MD	\$20,572	1.60%	\$21,064	\$8,604	40.85%
18	Government Employees Ins Co	22063	MD	\$20,300	1.58%	\$20,182	\$10,543	52.24%
19	Progressive Max Ins Co	24279	OH	\$19,708	1.54%	\$21,057	\$10,811	51.34%
20	Hartford Underwriters Ins Co	30104	CT	\$17,997	1.40%	\$18,652	\$7,420	39.78%
21	IDS Prop Cas Ins Co	29068	WI	\$17,940	1.40%	\$17,412	\$12,576	72.23%
22	State Farm Fire & Cas Co	25143	IL	\$16,290	1.27%	\$16,594	\$11,237	67.71%
23	Mid Century Ins Co	21687	CA	\$15,240	1.19%	\$16,919	\$9,805	57.96%
24	Metropolitan Cas Ins Co	40169	RI	\$14,647	1.14%	\$14,617	\$7,181	49.13%
25	Allstate Ind Co	19240	IL	\$13,968	1.09%	\$14,461	\$5,790	40.04%
26	American Commerce Ins Co	19941	OH	\$13,018	1.01%	\$12,978	\$7,423	57.20%
27	Property & Cas Ins Co Of Hartford	34690	IN	\$12,341	0.96%	\$13,096	\$5,782	44.15%
28	First Natl Ins Co Of Amer	24724	WA	\$12,110	0.94%	\$10,273	\$5,543	53.96%
29	Progressive Classic Ins Co	42994	WI	\$11,635	0.91%	\$12,142	\$6,480	53.37%
30	Nationwide Ins Co Of Amer	25453	WI	\$11,582	0.90%	\$11,552	\$6,005	51.98%
31	Grange Ins Assn	22101	WA	\$11,384	0.89%	\$11,834	\$5,330	45.04%
32	USAA Gen Ind Co	18600	TX	\$9,659	0.75%	\$9,410	\$5,712	60.70%
33	Liberty Northwest Ins Corp	41939	OR	\$8,931	0.70%	\$9,216	\$5,537	60.09%
34	Amica Mut Ins Co	19976	RI	\$8,773	0.68%	\$8,610	\$4,364	50.68%
35	Esurance Ins Co	25712	WI	\$8,759	0.68%	\$9,547	\$5,601	58.67%
36	Nationwide Agribusiness Ins Co	28223	IA	\$8,673	0.68%	\$7,692	\$4,672	60.74%
37	Unitrin Auto & Home Ins Co	16063	NY	\$8,457	0.66%	\$9,043	\$3,946	43.63%
38	Country Mut Ins Co	20990	IL	\$8,205	0.64%	\$8,228	\$5,269	64.04%
39	Unigard Ins Co	25747	WA	\$7,991	0.62%	\$8,115	\$4,289	52.85%
40	Travelers Home & Marine Ins Co	27998	CT	\$7,915	0.62%	\$7,378	\$3,937	53.37%
All 199 Other Companies				\$169,174	13.19%	\$172,623	\$88,184	51.08%
Totals (Loss Ratio is average)				\$1,282,758	100.00%	\$1,291,012	\$689,285	53.39%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

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2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$53,930	17.62%	\$53,777	\$30,843	57.35%
2	Farmers Ins Co Of WA	21644	WA	\$36,092	11.79%	\$37,041	\$8,096	21.86%
3	Safeco Ins Co Of IL	39012	IL	\$19,330	6.32%	\$19,876	\$16,695	84.00%
4	Pemco Mut Ins Co	24341	WA	\$12,372	4.04%	\$12,159	\$8,759	72.03%
5	Allstate Ins Co	19232	IL	\$12,025	3.93%	\$12,355	\$6,249	50.57%
6	Allstate Prop & Cas Ins Co	17230	IL	\$10,846	3.54%	\$11,479	\$4,911	42.78%
7	Geico Gen Ins Co	35882	MD	\$9,817	3.21%	\$9,857	\$7,950	80.65%
8	USAA	25941	TX	\$7,309	2.39%	\$7,621	\$6,165	80.89%
9	Mutual Of Enumclaw Ins Co	14761	WA	\$7,293	2.38%	\$6,853	\$4,812	70.21%
10	USAA Cas Ins Co	25968	TX	\$7,233	2.36%	\$7,403	\$6,243	84.33%
11	Allstate Fire & Cas Ins Co	29688	IL	\$6,515	2.13%	\$5,985	\$2,493	41.66%
12	Progressive Direct Ins Co	16322	OH	\$6,151	2.01%	\$5,684	\$3,931	69.16%
13	Pemco Ins Co	18805	WA	\$5,549	1.81%	\$5,472	\$4,103	74.97%
14	Progressive Northwestern Ins Co	42919	OH	\$5,359	1.75%	\$5,798	\$3,977	68.60%
15	American Family Mut Ins Co	19275	WI	\$5,076	1.66%	\$4,529	\$7,809	172.41%
16	Mid Century Ins Co	21687	CA	\$4,966	1.62%	\$5,428	\$3,689	67.97%
17	State Farm Fire & Cas Co	25143	IL	\$4,801	1.57%	\$4,860	\$4,531	93.23%
18	Liberty Mut Fire Ins Co	23035	WI	\$4,630	1.51%	\$4,693	\$3,815	81.29%
19	IDS Prop Cas Ins Co	29068	WI	\$4,376	1.43%	\$4,083	\$2,996	73.38%
20	Geico Ind Co	22055	MD	\$4,078	1.33%	\$4,100	\$3,254	79.37%
21	Government Employees Ins Co	22063	MD	\$3,952	1.29%	\$3,994	\$3,012	75.40%
22	Progressive Max Ins Co	24279	OH	\$3,653	1.19%	\$3,957	\$2,993	75.63%
23	Nationwide Ins Co Of Amer	25453	WI	\$3,627	1.19%	\$3,618	\$2,951	81.55%
24	American Commerce Ins Co	19941	OH	\$3,234	1.06%	\$3,149	\$3,257	103.42%
25	Hartford Underwriters Ins Co	30104	CT	\$3,122	1.02%	\$3,270	\$2,004	61.30%
26	Metropolitan Cas Ins Co	40169	RI	\$3,059	1.00%	\$2,988	\$1,309	43.82%
27	First Natl Ins Co Of Amer	24724	WA	\$2,848	0.93%	\$2,407	\$2,177	90.46%
28	Twin City Fire Ins Co Co	29459	IN	\$2,478	0.81%	\$2,429	\$2,061	84.83%
29	Nationwide Aqribusiness Ins Co	28223	IA	\$2,220	0.73%	\$1,923	\$1,879	97.69%
30	Esurance Ins Co	25712	WI	\$2,202	0.72%	\$2,392	\$891	37.26%
31	Grange Ins Assn	22101	WA	\$2,093	0.68%	\$1,934	(\$235)	(12.13)%
32	Unigard Ins Co	25747	WA	\$2,055	0.67%	\$2,046	\$1,384	67.67%
33	Country Mut Ins Co	20990	IL	\$1,983	0.65%	\$1,992	\$1,245	62.48%
34	Allstate Ind Co	19240	IL	\$1,967	0.64%	\$2,016	\$899	44.60%
35	Unitrin Auto & Home Ins Co	16063	NY	\$1,912	0.62%	\$1,844	\$1,424	77.23%
36	Travelers Home & Marine Ins Co	27998	CT	\$1,823	0.60%	\$1,644	\$1,090	66.27%
37	Liberty Northwest Ins Corp	41939	OR	\$1,810	0.59%	\$1,830	\$2,109	115.27%
38	Country Pref Ins Co	21008	IL	\$1,788	0.58%	\$1,721	\$1,442	83.80%
39	Encompass Ins Co Of Amer	10071	IL	\$1,716	0.56%	\$2,061	\$133	6.48%
40	Property & Cas Ins Co Of Hartford	34690	IN	\$1,635	0.53%	\$1,650	\$1,573	95.34%
All 173 Other Companies				\$29,127	9.52%	\$28,770	\$22,939	79.73%
Totals (Loss Ratio is average)				\$306,054	100.00%	\$306,689	\$197,857	64.51%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Boiler and Machinery

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$5,966	22.87%	\$6,076	\$3,713	61.11%
2	American Home Assur Co	19380	NY	\$3,033	11.63%	\$3,028	\$448	14.79%
3	Affiliated Fm Ins Co	10014	RI	\$2,146	8.23%	\$2,287	\$676	29.54%
4	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$1,922	7.37%	\$1,952	\$389	19.94%
5	Continental Cas Co	20443	IL	\$1,838	7.05%	\$2,041	\$392	19.22%
6	Universal Underwriters Ins Co	41181	KS	\$1,104	4.23%	\$1,209	\$24	2.01%
7	National Union Fire Ins Co Of Pitts	19445	PA	\$1,030	3.95%	\$1,119	(\$7)	(0.61)%
8	Mutual Of Enumclaw Ins Co	14761	WA	\$851	3.26%	\$841	\$117	13.91%
9	Zurich Amer Ins Co	16535	NY	\$802	3.07%	\$761	\$2,424	318.71%
10	Federal Ins Co	20281	IN	\$716	2.74%	\$709	(\$18)	(2.54)%
11	Travelers Prop Cas Co Of Amer	25674	CT	\$597	2.29%	\$637	\$757	118.82%
12	Allianz Global Risks US Ins Co	35300	CA	\$562	2.16%	\$620	(\$14)	(2.26)%
13	Oregon Mut Ins Co	14907	OR	\$547	2.10%	\$538	\$101	18.80%
14	American Guar & Liab Ins	26247	NY	\$462	1.77%	\$483	\$156	32.29%
15	Truck Ins Exch	21709	CA	\$379	1.45%	\$379	\$16	4.24%
16	Pacific Ind Co	20346	WI	\$378	1.45%	\$417	(\$7)	(1.69)%
17	Westport Ins Corp	39845	MO	\$349	1.34%	\$361	\$41	11.44%
18	Travelers Ind Co	25658	CT	\$330	1.27%	\$170	\$8	4.87%
19	Great Northern Ins Co	20303	IN	\$316	1.21%	\$300	(\$6)	(2.13)%
20	Western Natl Assur Co	24465	MN	\$223	0.86%	\$275	\$55	19.92%
21	Lumbermens Underwriting Alliance	23108	MO	\$199	0.76%	\$285	\$0	0.00%
22	Continental Western Ins Co	10804	IA	\$196	0.75%	\$202	\$26	12.90%
23	Amco Ins Co	19100	IA	\$181	0.69%	\$184	\$14	7.86%
24	XL Ins Amer Inc	24554	DE	\$173	0.66%	\$183	\$0	0.07%
25	Federated Mut Ins Co	13935	MN	\$150	0.58%	\$153	\$59	38.79%
26	Brotherhood Mut Ins Co	13528	IN	\$138	0.53%	\$122	\$7	5.81%
27	St Paul Fire & Marine Ins Co	24767	MN	\$98	0.38%	\$645	\$347	53.77%
28	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$93	0.36%	\$95	\$5	5.77%
29	Pennsylvania Lumbermens Mut Ins	14974	PA	\$85	0.32%	\$47	\$0	0.00%
30	Phoenix Ins Co	25623	CT	\$78	0.30%	\$92	\$10	10.88%
31	Vigilant Ins Co	20397	NY	\$71	0.27%	\$77	(\$3)	(4.17)%
32	New Hampshire Ins Co	23841	PA	\$64	0.25%	\$64	\$3	5.43%
33	Greenwich Ins Co	22322	DE	\$64	0.25%	\$58	\$51	87.39%
34	Eagle W Ins Co	12890	CA	\$64	0.24%	\$28	\$0	0.00%
35	Cincinnati Ins Co	10677	OH	\$52	0.20%	\$23	\$0	2.06%
36	St Paul Mercury Ins Co	24791	MN	\$50	0.19%	\$59	\$32	55.46%
37	Alaska Natl Ins Co	38733	AK	\$49	0.19%	\$57	\$0	0.00%
38	American States Ins Co	19704	IN	\$46	0.18%	\$44	(\$1)	(2.39)%
39	Insurance Co Of The State Of PA	19429	PA	\$43	0.17%	\$34	(\$9)	(25.86)%
40	Allstate Ins Co	19232	IL	\$42	0.16%	\$47	\$8	16.81%
All 86 Other Companies				\$596	2.29%	\$692	\$241	34.80%
Totals (Loss Ratio is average)				\$26,083	100.00%	\$27,395	\$10,058	36.71%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

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Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Line of Business: Burglary and Theft

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$585	23.61%	\$572	(\$6)	(1.05)%
2	Federal Ins Co	20281	IN	\$514	20.74%	\$477	\$0	(0.05)%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$224	9.03%	\$153	(\$6)	(3.98)%
4	Universal Underwriters Ins Co	41181	KS	\$181	7.31%	\$196	\$60	30.49%
5	Fidelity & Deposit Co Of MD	39306	MD	\$102	4.12%	\$170	\$0	(0.10)%
6	Hartford Fire In Co	19682	CT	\$89	3.60%	\$91	\$4	4.43%
7	St Paul Fire & Marine Ins Co	24767	MN	\$77	3.12%	\$96	(\$21)	(21.97)%
8	Twin City Fire Ins Co Co	29459	IN	\$72	2.89%	\$62	\$15	23.90%
9	Great Amer Ins Co	16691	OH	\$50	2.01%	\$37	\$4	11.53%
10	Zurich Amer Ins Co	16535	NY	\$44	1.75%	\$42	\$0	1.15%
11	Greenwich Ins Co	22322	DE	\$43	1.74%	\$38	\$34	90.13%
12	Nationwide Agribusiness Ins Co	28223	IA	\$38	1.55%	\$52	\$1	2.75%
13	Executive Risk Ind Inc	35181	DE	\$36	1.44%	\$28	\$0	0.53%
14	Nationwide Mut Ins Co	23787	OH	\$35	1.43%	\$37	\$0	0.97%
15	Harco Natl Ins Co	26433	IL	\$35	1.40%	\$39	\$113	290.67%
16	Vigilant Ins Co	20397	NY	\$31	1.27%	\$30	(\$3)	(9.51)%
17	American Hardware Mut Ins Co	13331	OH	\$27	1.08%	\$39	\$11	28.18%
18	Western Natl Assur Co	24465	MN	\$23	0.95%	\$26	\$1	2.88%
19	Continental Cas Co	20443	IL	\$22	0.90%	\$33	(\$18)	(53.09)%
20	Mutual Of Enumclaw Ins Co	14761	WA	\$21	0.84%	\$19	\$0	0.00%
21	Federated Mut Ins Co	13935	MN	\$20	0.81%	\$19	\$0	0.01%
22	Hanover Ins Co	22292	NH	\$16	0.64%	\$7	\$0	0.00%
23	American States Ins Co	19704	IN	\$15	0.60%	\$15	\$0	(1.21)%
24	National Farmers Union Prop & Cas	16217	CO	\$14	0.55%	\$14	\$0	2.54%
25	XL Ins Amer Inc	24554	DE	\$12	0.50%	\$11	\$0	(1.12)%
26	Sentry Ins A Mut Co	24988	WI	\$12	0.48%	\$11	\$0	0.00%
27	Philadelphia Ind Ins Co	18058	PA	\$11	0.45%	\$9	\$0	0.00%
28	North Pacific Ins Co	23892	OR	\$10	0.41%	\$9	\$0	1.11%
29	Westchester Fire Ins Co	21121	NY	\$10	0.39%	\$8	\$2	21.91%
30	Scottsdale Ind Co	15580	OH	\$9	0.37%	\$4	\$0	0.00%
31	Austin Mut Ins Co	13412	MN	\$9	0.34%	\$3	\$0	0.00%
32	Sentry Select Ins Co	21180	WI	\$6	0.26%	\$6	\$0	0.77%
33	Truck Ins Exch	21709	CA	\$5	0.21%	\$6	\$0	2.40%
34	Fidelity Natl Ins Co	25180	CA	\$5	0.19%	\$5	\$0	0.00%
35	St Paul Guardian Ins Co	24775	MN	\$4	0.17%	\$4	\$4	102.28%
36	United States Liab Ins Co	25895	PA	\$4	0.17%	\$4	\$0	0.00%
37	Federated Serv Ins Co	28304	MN	\$4	0.15%	\$4	\$0	(4.92)%
38	North Pointe Ins Co	27740	MI	\$4	0.15%	\$3	\$4	129.06%
39	Federated Rural Electric Ins Exch	11118	KS	\$3	0.14%	\$3	\$0	0.00%
40	Allstate Ins Co	19232	IL	\$3	0.14%	\$5	\$0	(7.17)%
All 86 Other Companies				\$52	2.11%	\$142	\$66	46.12%
Totals (Loss Ratio is average)				\$2,480	100.00%	\$2,531	\$266	10.52%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

2009 Washington Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Contractors Bonding & Ins Co	37206	WA	\$13,610	5.39%	\$15,666	\$4,782	30.52%
2	American States Ins Co	19704	IN	\$10,464	4.15%	\$10,111	\$17,159	169.70%
3	Philadelphia Ind Ins Co	18058	PA	\$10,239	4.06%	\$9,318	\$937	10.05%
4	State Farm Fire & Cas Co	25143	IL	\$9,885	3.92%	\$9,527	\$657	6.89%
5	American Economy Ins Co	19690	IN	\$9,526	3.78%	\$9,996	(\$556)	(5.56)%
6	Farmers Ins Exch	21652	CA	\$8,356	3.31%	\$8,494	\$4,189	49.32%
7	Federal Ins Co	20281	IN	\$8,240	3.27%	\$8,058	\$975	12.10%
8	Mutual Of Enumclaw Ins Co	14761	WA	\$8,185	3.24%	\$8,153	\$5,883	72.15%
9	Truck Ins Exch	21709	CA	\$8,071	3.20%	\$8,625	\$6,503	75.40%
10	Hartford Cas Ins Co	29424	IN	\$6,824	2.70%	\$6,792	\$1,916	28.22%
11	Unigard Ins Co	25747	WA	\$6,490	2.57%	\$6,167	\$3,746	60.74%
12	North Pacific Ins Co	23892	OR	\$6,259	2.48%	\$6,793	\$763	11.24%
13	Allstate Ins Co	19232	IL	\$5,505	2.18%	\$5,826	\$1,590	27.29%
14	Oregon Mut Ins Co	14907	OR	\$5,445	2.16%	\$5,397	\$2,114	39.17%
15	Firemans Fund Ins Co	21873	CA	\$5,390	2.14%	\$5,456	\$3,157	57.87%
16	Charter Oak Fire Ins Co	25615	CT	\$4,712	1.87%	\$3,793	\$797	21.02%
17	Continental Western Ins Co	10804	IA	\$4,630	1.84%	\$7,274	\$3,952	54.32%
18	National Fire Ins Co Of Hartford	20478	IL	\$4,557	1.81%	\$4,476	\$608	13.58%
19	West Amer Ins Co	44393	IN	\$4,468	1.77%	\$4,228	(\$617)	(14.58)%
20	American Fire & Cas Co	24066	OH	\$4,206	1.67%	\$3,984	\$619	15.54%
21	Liberty Northwest Ins Corp	41939	OR	\$3,962	1.57%	\$4,342	(\$57)	(1.32)%
22	Ohio Cas Ins Co	24074	OH	\$3,823	1.52%	\$3,938	(\$876)	(22.25)%
23	Travelers Prop Cas Co Of Amer	25674	CT	\$3,775	1.50%	\$4,300	(\$1,578)	(36.69)%
24	Mid Century Ins Co	21687	CA	\$3,658	1.45%	\$3,355	\$670	19.98%
25	QBE Ins Corp	39217	PA	\$3,505	1.39%	\$3,662	(\$139)	(3.80)%
26	National Surety Corp	21881	IL	\$3,328	1.32%	\$3,446	\$5,821	168.93%
27	Nationwide Mut Ins Co	23787	OH	\$3,172	1.26%	\$3,497	\$856	24.48%
28	Valley Forge Ins Co	20508	PA	\$3,087	1.22%	\$3,146	\$1,861	59.17%
29	General Ins Co Of Amer	24732	WA	\$3,056	1.21%	\$3,345	\$956	28.59%
30	Zurich Amer Ins Co	16535	NY	\$3,039	1.20%	\$5,539	\$6,177	111.51%
31	First Natl Ins Co Of Amer	24724	WA	\$3,023	1.20%	\$4,242	(\$1,437)	(33.88)%
32	Travelers Cas Ins Co Of Amer	19046	CT	\$2,776	1.10%	\$2,218	\$445	20.04%
33	Amco Ins Co	19100	IA	\$2,728	1.08%	\$2,859	\$3,514	122.94%
34	American Ins Co	21857	OH	\$2,537	1.01%	\$2,888	(\$385)	(13.32)%
35	Alaska Natl Ins Co	38733	AK	\$2,428	0.96%	\$2,579	\$159	6.17%
36	Church Mut Ins Co	18767	WI	\$2,425	0.96%	\$2,451	\$1,450	59.13%
37	Phoenix Ins Co	25623	CT	\$2,353	0.93%	\$2,024	\$1,390	68.66%
38	American Alt Ins Corp	19720	DE	\$2,263	0.90%	\$2,271	\$1,543	67.92%
39	Great Northern Ins Co	20303	IN	\$1,964	0.78%	\$1,883	\$229	12.14%
40	Employers Fire Ins Co	20648	MA	\$1,891	0.75%	\$2,024	\$747	36.88%
All 203 Other Companies				\$48,457	19.20%	\$50,725	\$12,922	25.48%
Totals (Loss Ratio is average)				\$252,314	100.00%	\$262,870	\$93,443	35.55%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Farmers Ins Co Of WA	21644	WA	\$22,093	5.43%	\$20,736	\$9,249	44.60%
2	State Farm Fire & Cas Co	25143	IL	\$20,069	4.93%	\$21,439	\$11,287	52.65%
3	Hartford Cas Ins Co	29424	IN	\$18,685	4.59%	\$19,064	\$13,191	69.19%
4	Farmers Ins Exch	21652	CA	\$17,451	4.29%	\$18,308	\$7,101	38.78%
5	Truck Ins Exch	21709	CA	\$17,169	4.22%	\$17,251	\$12,727	73.77%
6	American Economy Ins Co	19690	IN	\$14,785	3.63%	\$15,709	\$24,224	154.20%
7	Philadelphia Ind Ins Co	18058	PA	\$14,702	3.61%	\$13,427	\$7,340	54.67%
8	Mutual Of Enumclaw Ins Co	14761	WA	\$14,617	3.59%	\$14,830	\$7,487	50.48%
9	Allstate Ins Co	19232	IL	\$13,518	3.32%	\$14,448	\$13,962	96.63%
10	Firemans Fund Ins Co	21873	CA	\$12,735	3.13%	\$11,706	\$7,838	66.96%
11	QBE Ins Corp	39217	PA	\$12,206	3.00%	\$11,978	\$5,051	42.17%
12	American States Ins Co	19704	IN	\$12,169	2.99%	\$11,837	\$8,171	69.03%
13	Unigard Ins Co	25747	WA	\$10,133	2.49%	\$9,742	\$7,736	79.40%
14	Mid Century Ins Co	21687	CA	\$8,212	2.02%	\$7,296	\$3,848	52.74%
15	Oregon Mut Ins Co	14907	OR	\$8,167	2.01%	\$8,096	\$7,755	95.79%
16	Federal Ins Co	20281	IN	\$7,422	1.82%	\$7,500	\$2,466	32.88%
17	Ace Amer Ins Co	22667	PA	\$7,027	1.73%	\$8,435	\$1,824	21.62%
18	National Surety Corp	21881	IL	\$7,023	1.73%	\$7,271	\$10,064	138.40%
19	North Pacific Ins Co	23892	OR	\$6,891	1.69%	\$7,132	\$4,924	69.04%
20	Travelers Prop Cas Co Of Amer	25674	CT	\$6,605	1.62%	\$6,661	\$23,137	347.35%
21	Allstate Ind Co	19240	IL	\$5,744	1.41%	\$4,236	\$3,440	81.21%
22	Fidelity & Deposit Co Of MD	39306	MD	\$5,468	1.34%	\$5,402	\$466	8.63%
23	Charter Oak Fire Ins Co	25615	CT	\$5,072	1.25%	\$5,062	\$1,282	25.33%
24	Maryland Cas Co	19356	MD	\$4,779	1.17%	\$5,503	(\$3,010)	(54.70)%
25	Church Mut Ins Co	18767	WI	\$4,733	1.16%	\$4,726	\$4,036	85.40%
26	Employers Fire Ins Co	20648	MA	\$4,366	1.07%	\$4,472	\$3,277	73.29%
27	Continental Western Ins Co	10804	IA	\$4,361	1.07%	\$5,080	\$2,322	45.71%
28	Travelers Cas Ins Co Of Amer	19046	CT	\$3,951	0.97%	\$3,138	\$1,930	61.49%
29	National Union Fire Ins Co Of Pitts	19445	PA	\$3,893	0.96%	\$854	\$75	8.73%
30	General Ins Co Of Amer	24732	WA	\$3,826	0.94%	\$3,088	\$1,571	50.88%
31	National Fire Ins Co Of Hartford	20478	IL	\$3,760	0.92%	\$3,716	\$1,874	50.43%
32	Amco Ins Co	19100	IA	\$3,646	0.90%	\$3,899	\$4,108	105.37%
33	American Ins Co	21857	OH	\$3,618	0.89%	\$4,680	\$1,738	37.14%
34	Liberty Northwest Ins Corp	41939	OR	\$3,433	0.84%	\$3,447	\$2,728	79.15%
35	West Amer Ins Co	44393	IN	\$3,365	0.83%	\$3,494	\$2,240	64.11%
36	Great Northern Ins Co	20303	IN	\$3,184	0.78%	\$3,040	\$602	19.79%
37	Continental Cas Co	20443	IL	\$3,175	0.78%	\$3,147	\$796	25.29%
38	Phoenix Ins Co	25623	CT	\$2,837	0.70%	\$2,944	\$4,111	139.62%
39	Travelers Ind Co Of Amer	25666	CT	\$2,792	0.69%	\$2,836	\$4,771	168.24%
40	Valley Forge Ins Co	20508	PA	\$2,702	0.66%	\$2,746	\$1,190	43.35%
All 206 Other Companies				\$76,687	18.84%	\$80,710	\$76,742	95.08%
Totals (Loss Ratio is average)				\$407,069	100.00%	\$409,088	\$305,669	74.72%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Credit

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Natl Ins Co Inc	12831	TX	\$3,561	19.09%	\$3,488	\$1,670	47.88%
2	Euler Hermes Amer Credit Ind Co	20516	MD	\$2,582	13.84%	\$2,795	\$2,144	76.70%
3	American Bankers Ins Co Of FL	10111	FL	\$2,317	12.42%	\$2,317	\$780	33.68%
4	First Colonial Ins Co	29980	FL	\$1,718	9.21%	\$2,875	\$2,294	79.80%
5	Old Republic Ins Co	24147	PA	\$1,649	8.84%	\$1,638	\$1,360	83.04%
6	American Security Ins Co	42978	DE	\$1,401	7.51%	\$1,399	\$332	23.73%
7	Arch Ins Co	11150	MO	\$787	4.22%	\$471	\$88	18.60%
8	Ace Amer Ins Co	22667	PA	\$636	3.41%	\$638	\$19	2.98%
9	American Natl Prop & Cas Co	28401	MO	\$581	3.12%	\$599	\$242	40.36%
10	Cumis Ins Society Inc	10847	IA	\$578	3.10%	\$1,372	\$1,392	101.47%
11	Atradius Trade Credit Ins Co	25422	MD	\$457	2.45%	\$810	\$137	16.90%
12	Stonebridge Cas Ins Co	10952	OH	\$446	2.39%	\$730	\$493	67.59%
13	American Reliable Ins Co	19615	AZ	\$349	1.87%	\$234	\$112	47.85%
14	Employers Fire Ins Co	20648	MA	\$347	1.86%	\$289	\$189	65.24%
15	QBE Ins Corp	39217	PA	\$307	1.65%	\$224	(\$71)	(31.73)%
16	United Guar Residential Ins Co of NC	16667	NC	\$261	1.40%	\$281	\$686	243.80%
17	Great Amer Ins Co	16691	OH	\$259	1.39%	\$279	\$53	18.85%
18	Bancinsure Inc	18538	OK	\$194	1.04%	\$120	(\$4)	(3.63)%
19	Standard Guar Ins Co	42986	DE	\$159	0.85%	\$140	\$88	62.63%
20	State Farm Mut Auto Ins Co	25178	IL	\$146	0.78%	\$147	\$59	39.97%
21	Knightbrook Ins Co	13722	DE	\$107	0.57%	\$11	\$9	87.32%
22	US Specialty Ins Co	29599	TX	\$104	0.56%	\$56	(\$51)	(91.60)%
23	Zale Ind Co	30325	TX	\$31	0.16%	\$31	\$13	43.45%
24	State Farm Fire & Cas Co	25143	IL	\$6	0.03%	\$7	\$0	0.00%
25	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$957	0.00%
26	Ohio Ind Co	26565	OH	\$0	0.00%	\$3	\$0	0.00%
27	American Gen Ind Co	24376	IL	\$0	0.00%	\$10	\$6	62.93%
28	Wesco Ins Co	25011	DE	(\$2)	(0.01)%	\$73	\$11	14.45%
29	Coface N Amer Ins Co	31887	MA	(\$320)	(1.71)%	\$1,402	\$376	26.82%
	All 4 Other Companies			(\$6)	(0.03)%	(\$2)	(\$4)	243.06%
Totals (Loss Ratio is average)				\$18,657	100.00%	\$22,436	\$13,378	59.62%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

2009 Washington Market Share and Loss Ratio

Line of Business: Earthquake

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire & Cas Co	25143	IL	\$41,151	36.25%	\$41,442	\$41	0.10%
2	Geovera Ins Co	10799	CA	\$14,416	12.70%	\$13,526	\$0	0.00%
3	USAA	25941	TX	\$5,175	4.56%	\$5,061	(\$2)	(0.05)%
4	Liberty Mut Fire Ins Co	23035	WI	\$4,870	4.29%	\$4,620	\$0	0.01%
5	Safeco Ins Co Of IL	39012	IL	\$3,933	3.46%	\$4,008	\$12	0.31%
6	Farmers Ins Co Of WA	21644	WA	\$3,790	3.34%	\$3,874	\$0	0.00%
7	Metropolitan Prop & Cas Ins Co	26298	RI	\$3,106	2.74%	\$2,773	\$28	1.00%
8	Insurance Co Of The West	27847	CA	\$2,866	2.52%	\$3,429	\$0	0.00%
9	American Automobile Ins Co	21849	MO	\$2,402	2.12%	\$2,253	\$41	1.84%
10	Vigilant Ins Co	20397	NY	\$2,298	2.02%	\$2,348	\$0	0.00%
11	USAA Cas Ins Co	25968	TX	\$2,142	1.89%	\$2,125	(\$1)	(0.05)%
12	Property & Cas Ins Co Of Hartford	34690	IN	\$1,861	1.64%	\$1,780	\$0	0.00%
13	Amica Mut Ins Co	19976	RI	\$1,779	1.57%	\$1,720	\$0	0.00%
14	Hartford Ins Co Of The Midwest	37478	IN	\$1,701	1.50%	\$1,746	\$0	0.00%
15	American Intl Ins Co	32220	NY	\$1,369	1.21%	\$1,474	\$1	0.05%
16	American Guar & Liab Ins	26247	NY	\$1,308	1.15%	\$1,073	\$12	1.09%
17	Allianz Global Risks US Ins Co	35300	CA	\$1,161	1.02%	\$1,091	\$10	0.90%
18	American Family Mut Ins Co	19275	WI	\$1,093	0.96%	\$885	\$0	0.00%
19	Unitrin Auto & Home Ins Co	16063	NY	\$1,056	0.93%	\$1,069	\$5	0.46%
20	Westport Ins Corp	39845	MO	\$967	0.85%	\$869	\$0	0.00%
21	Zurich Amer Ins Co	16535	NY	\$798	0.70%	\$546	\$5	0.84%
22	Axis Ins Co	37273	IL	\$785	0.69%	\$641	\$0	(0.05)%
23	Depositors Ins Co	42587	IA	\$756	0.67%	\$817	(\$1)	(0.10)%
24	Westchester Fire Ins Co	21121	NY	\$635	0.56%	\$873	\$2	0.26%
25	Nationwide Mut Fire Ins Co	23779	OH	\$626	0.55%	\$641	(\$1)	(0.16)%
26	XL Ins Amer Inc	24554	DE	\$559	0.49%	\$570	\$1	0.10%
27	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$521	0.46%	\$452	\$4	0.82%
28	North Pacific Ins Co	23892	OR	\$506	0.45%	\$536	\$0	0.00%
29	Ace Amer Ins Co	22667	PA	\$465	0.41%	\$285	(\$2)	(0.76)%
30	Travelers Ind Co	25658	CT	\$399	0.35%	\$242	\$0	(0.08)%
31	Travelers Prop Cas Co Of Amer	25674	CT	\$376	0.33%	\$361	\$16	4.30%
32	Liberty Northwest Ins Corp	41939	OR	\$372	0.33%	\$397	\$0	0.00%
33	Mutual Of Enumclaw Ins Co	14761	WA	\$363	0.32%	\$502	(\$20)	(4.07)%
34	Nationwide Ins Co Of Amer	25453	WI	\$361	0.32%	\$339	\$0	0.06%
35	Sentinel Ins Co Ltd	11000	CT	\$359	0.32%	\$299	\$0	0.00%
36	Standard Fire Ins Co	19070	CT	\$357	0.31%	\$372	\$0	0.00%
37	Economy Premier Assur Co	40649	IL	\$350	0.31%	\$363	(\$4)	(0.97)%
38	Travelers Home & Marine Ins Co	27998	CT	\$301	0.26%	\$234	\$0	0.00%
39	American Economy Ins Co	19690	IN	\$294	0.26%	\$325	(\$15)	(4.54)%
40	American Alt Ins Corp	19720	DE	\$293	0.26%	\$275	(\$9)	(3.40)%
All 104 Other Companies				\$5,613	4.94%	\$5,444	\$44	0.80%
Totals (Loss Ratio is average)				\$113,531	100.00%	\$111,679	\$165	0.15%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

2009 Washington Market Share and Loss Ratio
Line of Business: Excess Workers' Compensation

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safety Natl Cas Corp	15105	MO	\$9,523	37.04%	\$10,155	\$4,465	43.96%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$5,547	21.58%	\$5,966	\$3,052	51.16%
3	Ace Amer Ins Co	22667	PA	\$3,116	12.12%	\$3,395	\$110	3.25%
4	Liberty Ins Corp	42404	IL	\$1,579	6.14%	\$1,902	\$2,297	120.80%
5	Arch Ins Co	11150	MO	\$1,347	5.24%	\$1,275	\$702	55.02%
6	Zurich Amer Ins Co	16535	NY	\$1,240	4.82%	\$1,158	\$620	53.51%
7	XL Specialty Ins Co	37885	DE	\$884	3.44%	\$918	\$282	30.72%
8	Republic Ind Co Of Amer	22179	CA	\$720	2.80%	\$672	\$280	41.65%
9	Old Republic Ins Co	24147	PA	\$480	1.87%	\$526	(\$852)	(161.91)%
10	United States Fidelity & Guar Co	25887	CT	\$370	1.44%	\$366	\$354	96.49%
11	American Motorists Ins Co	22918	IL	\$315	1.23%	\$315	\$417	132.47%
12	Travelers Prop Cas Co Of Amer	25674	CT	\$223	0.87%	\$216	\$276	127.80%
13	American Guar & Liab Ins	26247	NY	\$189	0.73%	\$398	(\$168)	(42.35)%
14	Hartford Cas Ins Co	29424	IN	\$134	0.52%	\$106	\$917	862.49%
15	Discover Prop & Cas Ins Co	36463	IL	\$107	0.42%	\$143	\$84	58.90%
16	Sentry Ins A Mut Co	24988	WI	\$59	0.23%	\$59	\$36	59.92%
17	Illinois Natl Ins Co	23817	IL	\$44	0.17%	\$43	\$25	58.00%
18	American Home Assur Co	19380	NY	\$18	0.07%	\$83	\$18	21.64%
19	Hartford Fire In Co	19682	CT	\$12	0.05%	\$12	\$2	15.62%
20	TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$6,959	0.00%
21	Twin City Fire Ins Co Co	29459	IN	\$0	0.00%	\$0	\$3	0.00%
22	General Reins Corp	22039	DE	\$0	0.00%	\$0	\$430	0.00%
23	American Cas Co Of Reading PA	20427	PA	\$0	0.00%	\$0	\$24	0.00%
24	Star Ins Co	18023	MI	\$0	0.00%	\$0	\$31	0.00%
25	Hartford Ins Co Of The Midwest	37478	IN	\$0	0.00%	\$0	\$2	0.00%
26	Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$786	0.00%
27	Gray Ins Co	36307	LA	(\$2)	(0.01)%	\$9	\$23	263.36%
All	19 Other Companies			(\$198)	(0.77)%	(\$146)	(\$13,907)	9509.18%
Totals (Loss Ratio is average)				\$25,707	100.00%	\$27,572	\$7,266	26.35%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Line of Business: Farmowners Multiple Peril

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$10,523	18.99%	\$10,146	\$8,586	84.62%
2	Country Mut Ins Co	20990	IL	\$7,492	13.52%	\$7,446	\$7,609	102.19%
3	Grange Ins Assn	22101	WA	\$5,982	10.79%	\$5,858	\$4,454	76.02%
4	North Pacific Ins Co	23892	OR	\$4,914	8.87%	\$4,622	\$7,276	157.40%
5	American States Ins Co	19704	IN	\$3,818	6.89%	\$3,772	\$2,087	55.34%
6	QBE Ins Corp	39217	PA	\$3,087	5.57%	\$1,452	\$912	62.79%
7	American Ins Co	21857	OH	\$2,830	5.11%	\$2,518	\$617	24.52%
8	Uniqard Ins Co	25747	WA	\$2,675	4.83%	\$2,673	\$1,620	60.61%
9	Travelers Ind Co	25658	CT	\$2,579	4.65%	\$2,404	\$2,799	116.39%
10	State Farm Fire & Cas Co	25143	IL	\$2,073	3.74%	\$2,021	\$2,573	127.30%
11	Nationwide Mut Ins Co	23787	OH	\$1,621	2.93%	\$1,624	\$426	26.21%
12	Travelers Ind Co Of Amer	25666	CT	\$1,360	2.45%	\$1,308	\$1,115	85.20%
13	Charter Oak Fire Ins Co	25615	CT	\$1,348	2.43%	\$1,299	\$1,475	113.57%
14	National Surety Corp	21881	IL	\$1,147	2.07%	\$1,442	\$1,809	125.46%
15	Oregon Mut Ins Co	14907	OR	\$924	1.67%	\$796	\$742	93.22%
16	Travelers Ind Co Of CT	25682	CT	\$825	1.49%	\$830	\$462	55.68%
17	American Bankers Ins Co Of FL	10111	FL	\$601	1.08%	\$610	\$773	126.86%
18	Indemnity Ins Co Of North Amer	43575	PA	\$320	0.58%	\$296	\$100	33.69%
19	American Economy Ins Co	19690	IN	\$293	0.53%	\$276	\$69	24.86%
20	Markel Ins Co	38970	IL	\$218	0.39%	\$203	\$173	85.20%
21	American Reliable Ins Co	19615	AZ	\$217	0.39%	\$222	\$60	26.88%
22	AmTrust Ins Co of KS Inc	15954	KS	\$100	0.18%	\$90	\$30	33.24%
23	American Family Mut Ins Co	19275	WI	\$74	0.13%	\$38	\$11	29.97%
24	Security Natl Ins Co	19879	TX	\$74	0.13%	\$70	\$113	162.57%
25	Associated Ind Corp	21865	CA	\$71	0.13%	\$93	\$92	98.30%
26	OneBeacon Ins Co	21970	PA	\$59	0.11%	\$1,395	\$2,859	204.90%
27	Great Amer Alliance Ins Co	26832	OH	\$47	0.09%	\$62	\$3	4.69%
28	Great Amer Ins Co of NY	22136	NY	\$42	0.08%	\$36	(\$3)	(7.18)%
29	Great Amer Ins Co	16691	OH	\$39	0.07%	\$37	\$73	198.00%
30	Firemans Fund Ins Co	21873	CA	\$29	0.05%	\$30	\$21	71.01%
31	Starnet Ins Co	40045	DE	\$26	0.05%	\$23	\$13	56.87%
32	Seaton Ins Co	25763	RI	\$0	0.00%	\$0	\$44	0.00%
33	Peerless Ins Co	24198	NH	\$0	0.00%	\$0	\$35	0.00%
All	15 Other Companies			\$11	0.02%	\$9	(\$100)	(1179.07)%
Totals (Loss Ratio is average)				\$55,417	100.00%	\$53,699	\$48,925	91.11%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Federal Flood

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Bankers Ins Co Of FL	10111	FL	\$5,571	16.84%	\$4,157	\$11,137	267.93%
2	Farmers Ins Co Of WA	21644	WA	\$5,038	15.23%	\$3,756	\$7,572	201.59%
3	Hartford Ins Co Of The Midwest	37478	IN	\$4,749	14.35%	\$4,351	\$5,020	115.36%
4	State Farm Fire & Cas Co	25143	IL	\$4,048	12.23%	\$3,356	\$5,085	151.51%
5	Allstate Ins Co	19232	IL	\$3,228	9.75%	\$2,623	\$3,859	147.13%
6	Fidelity Natl Prop & Cas Ins Co	16578	NY	\$3,012	9.10%	\$2,494	\$4,559	182.80%
7	Selective Ins Co Of Amer	12572	NJ	\$1,525	4.61%	\$851	\$493	57.93%
8	USAA Gen Ind Co	18600	TX	\$1,336	4.04%	\$1,163	\$944	81.19%
9	Standard Fire Ins Co	19070	CT	\$1,318	3.98%	\$854	\$755	88.41%
10	Hartford Underwriters Ins Co	30104	CT	\$427	1.29%	\$1,681	\$452	26.91%
11	Philadelphia Ind Ins Co	18058	PA	\$418	1.26%	\$142	\$11	7.56%
12	National Interstate Ins Co	32620	OH	\$417	1.26%	\$276	\$370	133.75%
13	Metropolitan Prop & Cas Ins Co	26298	RI	\$310	0.94%	\$215	\$254	118.35%
14	Liberty Mut Fire Ins Co	23035	WI	\$304	0.92%	\$238	\$267	112.05%
15	Harleysville Ins Co	23582	PA	\$294	0.89%	\$118	\$1,049	888.92%
16	Nationwide Mut Fire Ins Co	23779	OH	\$252	0.76%	\$236	\$360	152.76%
17	Foremost Ins Co Grand Rapids MI	11185	MI	\$235	0.71%	\$138	\$196	142.22%
18	American Family Mut Ins Co	19275	WI	\$184	0.56%	\$72	\$218	302.86%
19	New Hampshire Ins Co	23841	PA	\$100	0.30%	\$100	\$149	148.13%
20	First Amer Prop & Cas Ins Co	37710	CA	\$94	0.28%	\$70	\$55	78.80%
21	American Natl Prop & Cas Co	28401	MO	\$87	0.26%	\$80	\$197	244.59%
22	AIG Natl Ins Co Inc	36587	NY	\$75	0.23%	\$37	\$22	59.10%
23	Service Ins Co	36560	FL	\$25	0.07%	\$25	\$0	0.00%
24	Century Natl Ins Co	26905	CA	\$24	0.07%	\$22	\$0	0.00%
25	Rural Comm Ins Co	39039	MN	\$7	0.02%	\$7	\$0	0.00%
26	Colonial Amer Cas & Surety Co	34347	MD	\$3	0.01%	\$44	\$8	18.52%
27	American Strategic Ins Corp	10872	FL	\$2	0.01%	\$1	\$0	17.35%
28	North Pointe Ins Co	27740	MI	\$2	0.01%	\$6	\$53	912.48%
29	Chartis Prop Cas Co	19402	PA	\$2	0.01%	\$2	\$0	12.03%
30	Hartford Fire In Co	19682	CT	\$0	0.00%	\$0	\$59	0.00%
All	1 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$33,087	100.00%	\$27,115	\$43,144	159.12%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

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2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Fidelity

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$3,772	25.05%	\$4,135	\$2,297	55.55%
2	Travelers Cas & Surety Co Of Amer	31194	CT	\$2,166	14.38%	\$2,137	\$937	43.86%
3	Cumis Ins Society Inc	10847	IA	\$1,495	9.93%	\$1,585	\$1,525	96.20%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$1,312	8.72%	\$1,242	\$364	29.27%
5	Great Amer Ins Co	16691	OH	\$987	6.56%	\$857	\$488	56.96%
6	Hartford Fire In Co	19682	CT	\$546	3.63%	\$626	\$5	0.83%
7	Fidelity & Deposit Co Of MD	39306	MD	\$510	3.39%	\$773	(\$60)	(7.75)%
8	St Paul Fire & Marine Ins Co	24767	MN	\$405	2.69%	\$564	\$1,833	324.76%
9	Western Surety Co	13188	SD	\$401	2.66%	\$402	(\$28)	(6.98)%
10	Zurich Amer Ins Co	16535	NY	\$277	1.84%	\$399	\$5	1.22%
11	St Paul Mercury Ins Co	24791	MN	\$260	1.72%	\$649	(\$129)	(19.89)%
12	Twin City Fire Ins Co Co	29459	IN	\$237	1.57%	\$208	\$113	54.62%
13	Continental Cas Co	20443	IL	\$202	1.34%	\$197	(\$24)	(12.23)%
14	Progressive Cas Ins Co	24260	OH	\$186	1.24%	\$295	\$19	6.47%
15	Executive Risk Ind Inc	35181	DE	\$185	1.23%	\$158	\$17	10.57%
16	Universal Underwriters Ins Co	41181	KS	\$180	1.20%	\$190	\$433	227.12%
17	Continental Ins Co	35289	PA	\$174	1.16%	\$171	\$61	35.81%
18	Federated Mut Ins Co	13935	MN	\$163	1.08%	\$152	\$28	18.31%
19	RLI Ins Co	13056	IL	\$128	0.85%	\$99	\$34	34.78%
20	American States Ins Co	19704	IN	\$128	0.85%	\$132	(\$4)	(3.14)%
21	United States Fire Ins Co	21113	DE	\$124	0.83%	\$295	\$1,286	436.26%
22	Liberty Mut Ins Co	23043	MA	\$116	0.77%	\$149	\$94	63.51%
23	Philadelphia Ind Ins Co	18058	PA	\$104	0.69%	\$81	\$0	0.00%
24	Bancinsure Inc	18538	OK	\$99	0.66%	\$78	(\$152)	(195.09)%
25	Colonial Amer Cas & Surety Co	34347	MD	\$98	0.65%	\$80	\$18	22.86%
26	Old Republic Surety Co	40444	WI	\$53	0.36%	\$54	\$1	1.84%
27	Ohio Cas Ins Co	24074	OH	\$53	0.35%	\$57	\$0	(0.74)%
28	Capitol Ind Corp	10472	WI	\$51	0.34%	\$54	(\$48)	(88.10)%
29	Colonial Surety Co	10758	PA	\$50	0.33%	\$46	\$4	8.69%
30	OneBeacon Ins Co	21970	PA	\$48	0.32%	\$47	\$7	15.80%
31	Platte River Ins Co	18619	NE	\$45	0.30%	\$47	\$0	(0.99)%
32	Great Northern Ins Co	20303	IN	\$44	0.29%	\$45	\$178	398.41%
33	State Farm Fire & Cas Co	25143	IL	\$41	0.27%	\$40	\$0	0.00%
34	Federated Serv Ins Co	28304	MN	\$37	0.25%	\$38	(\$25)	(65.95)%
35	Sentry Ins A Mut Co	24988	WI	\$28	0.19%	\$24	\$0	1.98%
36	Westchester Fire Ins Co	21121	NY	\$28	0.18%	\$56	\$10	18.18%
37	ICI Mut Ins Co RRG	11268	VT	\$25	0.17%	\$22	\$0	(2.13)%
38	Vigilant Ins Co	20397	NY	\$24	0.16%	\$27	(\$1)	(2.00)%
39	Alaska Natl Ins Co	38733	AK	\$20	0.13%	\$21	\$0	0.00%
40	Allstate Ins Co	19232	IL	\$14	0.09%	\$14	\$0	(1.21)%
All 94 Other Companies				\$238	1.58%	\$305	(\$1,615)	(529.06)%
Totals (Loss Ratio is average)				\$15,056	100.00%	\$16,552	\$7,672	46.35%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Financial Guaranty

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Assured Guar Corp	30180	MD	\$2,569	67.63%	\$367	\$0	0.00%
2	Ambac Assur Corp	18708	WI	\$777	20.44%	\$8,552	\$0	0.00%
3	Assured Guar Municipal Corp	18287	NY	\$453	11.93%	\$3,586	\$0	0.00%
4	MBIA Ins Corp	12041	NY	\$0	0.00%	\$5,303	\$0	0.00%
5	Financial Guar Ins Co	12815	NY	\$0	0.00%	\$1,687	\$0	0.00%
6	Travelers Cas & Surety Co	19038	CT	\$0	0.00%	\$1	\$0	0.00%
7	Syncora Guar Inc	20311	NY	\$0	0.00%	\$230	\$0	0.00%
8	Aca Fin Guar Corp	22896	MD	\$0	0.00%	\$706	\$0	0.00%
9	Everspan Fin Guar Corp	24961	WI	\$0	0.00%	\$30	\$0	0.00%
10	Travelers Ind Co	25658	CT	\$0	0.00%	\$1	\$0	0.00%
11	CIFG Assur N Amer Inc	25771	NY	\$0	0.00%	\$29	\$0	0.00%
12	Radian Asset Assur Inc	36250	NY	\$0	0.00%	\$1,953	\$0	0.00%
All	2 Other Companies			\$0	0.00%	\$0	(\$1)	(587.80)%
Totals (Loss Ratio is average)				\$3,799	100.00%	\$22,445	(\$1)	(0.01)%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Fire

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Security Ins Co	42978	DE	\$15,434	10.56%	\$13,929	\$2,748	19.72%
2	Affiliated Fm Ins Co	10014	RI	\$12,904	8.83%	\$13,182	(\$510)	(3.87)%
3	Safeco Ins Co Of Amer	24740	WA	\$12,597	8.62%	\$12,228	\$5,354	43.78%
4	Factory Mut Ins Co	21482	RI	\$10,433	7.14%	\$9,770	\$2,793	28.59%
5	American Home Assur Co	19380	NY	\$8,356	5.72%	\$8,310	\$986	11.86%
6	Liberty Mut Fire Ins Co	23035	WI	\$4,845	3.32%	\$4,607	\$7,183	155.93%
7	Foremost Ins Co Grand Rapids MI	11185	MI	\$4,590	3.14%	\$3,983	\$1,675	42.05%
8	Mutual Of Enumclaw Ins Co	14761	WA	\$3,698	2.53%	\$3,529	\$1,079	30.58%
9	Pemco Mut Ins Co	24341	WA	\$3,646	2.50%	\$3,489	\$1,615	46.30%
10	Meritplan Ins Co	24821	CA	\$3,579	2.45%	\$2,152	\$338	15.69%
11	Allianz Global Risks US Ins Co	35300	CA	\$3,242	2.22%	\$3,337	\$2	0.07%
12	Insurance Co Of The State Of PA	19429	PA	\$3,077	2.11%	\$3,108	(\$255)	(8.22)%
13	USAA	25941	TX	\$2,734	1.87%	\$2,572	\$887	34.50%
14	Travelers Ind Co	25658	CT	\$2,710	1.85%	\$1,948	(\$1,775)	(91.15)%
15	Travelers Prop Cas Co Of Amer	25674	CT	\$2,641	1.81%	\$2,293	(\$868)	(37.85)%
16	Zurich Amer Ins Co	16535	NY	\$2,619	1.79%	\$2,080	\$117	5.64%
17	American Modern Home Ins Co	23469	OH	\$2,585	1.77%	\$2,389	(\$73)	(3.04)%
18	Uniqard Ins Co	25747	WA	\$1,909	1.31%	\$1,954	\$1,180	60.41%
19	Lumbermens Underwriting Alliance	23108	MO	\$1,905	1.30%	\$2,191	\$3,979	181.61%
20	American Guar & Liab Ins	26247	NY	\$1,654	1.13%	\$1,988	\$3,492	175.62%
21	Western Natl Assur Co	24465	MN	\$1,381	0.94%	\$1,661	\$253	15.26%
22	Automobile Ins Co Of Hartford CT	19062	CT	\$1,334	0.91%	\$1,110	\$160	14.42%
23	Grange Ins Assn	22101	WA	\$1,272	0.87%	\$1,224	\$592	48.33%
24	Balboa Ins Co	24813	CA	\$1,236	0.85%	\$1,308	\$299	22.84%
25	Greenwich Ins Co	22322	DE	\$1,232	0.84%	\$1,110	\$1,381	124.47%
26	XL Ins Amer Inc	24554	DE	\$1,228	0.84%	\$1,044	(\$16)	(1.53)%
27	USAA Cas Ins Co	25968	TX	\$1,153	0.79%	\$1,097	\$401	36.58%
28	National Cas Co	11991	WI	\$1,104	0.76%	\$1,129	\$770	68.21%
29	North Pacific Ins Co	23892	OR	\$1,073	0.73%	\$1,098	(\$937)	(85.32)%
30	St Paul Fire & Marine Ins Co	24767	MN	\$1,040	0.71%	\$3,988	\$15,879	398.14%
31	Universal Underwriters Ins Co	41181	KS	\$1,014	0.69%	\$1,062	\$226	21.26%
32	American States Ins Co	19704	IN	\$996	0.68%	\$929	\$588	63.26%
33	Depositors Ins Co	42587	IA	\$960	0.66%	\$963	\$168	17.49%
34	American Commerce Ins Co	19941	OH	\$937	0.64%	\$823	\$1,106	134.34%
35	Arch Ins Co	11150	MO	\$911	0.62%	\$864	\$205	23.77%
36	American Alt Ins Corp	19720	DE	\$892	0.61%	\$667	\$109	16.28%
37	Oregon Mut Ins Co	14907	OR	\$870	0.60%	\$900	\$113	12.60%
38	Encompass Ins Co Of Amer	10071	IL	\$778	0.53%	\$809	\$534	65.97%
39	Fidelity & Deposit Co Of MD	39306	MD	\$691	0.47%	\$766	\$335	43.71%
40	United States Fire Ins Co	21113	DE	\$688	0.47%	\$496	\$455	91.66%
All 191 Other Companies				\$20,161	13.80%	\$20,129	\$10,184	50.59%
Totals (Loss Ratio is average)				\$146,108	100.00%	\$142,215	\$62,752	44.12%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Homeowners Multiple Peril

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire & Cas Co	25143	IL	\$225,958	18.00%	\$216,898	\$140,462	64.76%
2	Farmers Ins Co Of WA	21644	WA	\$113,970	9.08%	\$128,192	\$82,268	64.18%
3	Safeco Ins Co Of Amer	24740	WA	\$105,767	8.42%	\$103,182	\$56,479	54.74%
4	Pemco Mut Ins Co	24341	WA	\$77,809	6.20%	\$79,959	\$39,576	49.50%
5	Allstate Ind Co	19240	IL	\$61,815	4.92%	\$63,053	\$30,490	48.36%
6	Allstate Ins Co	19232	IL	\$52,966	4.22%	\$54,692	\$29,776	54.44%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$50,891	4.05%	\$49,369	\$32,102	65.03%
8	USAA	25941	TX	\$45,700	3.64%	\$42,998	\$25,769	59.93%
9	Foremost Signature Ins Co	41513	MI	\$35,367	2.82%	\$34,872	\$23,798	68.24%
10	Fire Ins Exch	21660	CA	\$33,899	2.70%	\$15,770	\$18,503	117.33%
11	USAA Cas Ins Co	25968	TX	\$29,257	2.33%	\$26,937	\$14,513	53.88%
12	Metropolitan Prop & Cas Ins Co	26298	RI	\$26,056	2.08%	\$25,880	\$16,512	63.80%
13	Allstate Prop & Cas Ins Co	17230	IL	\$25,321	2.02%	\$20,116	\$12,648	62.87%
14	Liberty Mut Fire Ins Co	23035	WI	\$22,510	1.79%	\$20,950	\$10,201	48.69%
15	Country Mut Ins Co	20990	IL	\$20,867	1.66%	\$20,387	\$12,906	63.31%
16	Property & Cas Ins Co Of Hartford	34690	IN	\$20,549	1.64%	\$19,197	\$11,254	58.63%
17	Vigilant Ins Co	20397	NY	\$15,777	1.26%	\$16,414	\$5,695	34.70%
18	Grange Ins Assn	22101	WA	\$15,440	1.23%	\$15,151	\$11,269	74.38%
19	American Family Mut Ins Co	19275	WI	\$14,839	1.18%	\$11,236	\$8,339	74.22%
20	IDS Prop Cas Ins Co	29068	WI	\$13,490	1.07%	\$12,445	\$7,031	56.49%
21	Hartford Ins Co Of The Midwest	37478	IN	\$13,182	1.05%	\$13,424	\$7,762	57.82%
22	American Commerce Ins Co	19941	OH	\$11,965	0.95%	\$11,485	\$6,281	54.69%
23	Unitrin Auto & Home Ins Co	16063	NY	\$11,475	0.91%	\$11,222	\$6,510	58.01%
24	American Automobile Ins Co	21849	MO	\$10,868	0.87%	\$10,741	\$3,425	31.88%
25	Depositors Ins Co	42587	IA	\$10,536	0.84%	\$11,532	\$7,069	61.30%
26	Travelers Home & Marine Ins Co	27998	CT	\$9,786	0.78%	\$7,291	\$3,025	41.49%
27	Foremost Ins Co Grand Rapids MI	11185	MI	\$9,455	0.75%	\$9,349	\$3,954	42.29%
28	Encompass Ins Co Of Amer	10071	IL	\$9,282	0.74%	\$10,503	\$6,111	58.19%
29	Uniqard Ind Co	25798	WA	\$9,163	0.73%	\$9,446	\$4,673	49.47%
30	Unigard Ins Co	25747	WA	\$8,517	0.68%	\$8,536	\$4,215	49.38%
31	Amica Mut Ins Co	19976	RI	\$7,046	0.56%	\$6,901	\$2,703	39.17%
32	Homesite Ins Co Of The Midwest	13927	ND	\$6,998	0.56%	\$6,397	\$4,862	76.00%
33	North Pacific Ins Co	23892	OR	\$6,987	0.56%	\$7,165	\$5,430	75.79%
34	Liberty Northwest Ins Corp	41939	OR	\$6,884	0.55%	\$6,613	\$6,644	100.47%
35	Nationwide Mut Fire Ins Co	23779	OH	\$6,198	0.49%	\$6,356	\$3,424	53.88%
36	Foremost Prop & Cas Ins Co	11800	MI	\$5,941	0.47%	\$5,724	\$5,448	95.17%
37	Farmers Ins Exch	21652	CA	\$5,887	0.47%	\$6,073	\$3,289	54.16%
38	Standard Fire Ins Co	19070	CT	\$5,861	0.47%	\$6,216	\$2,317	37.28%
39	Automobile Ins Co Of Hartford CT	19062	CT	\$5,181	0.41%	\$5,634	\$2,615	46.41%
40	American Intl Ins Co	32220	NY	\$5,053	0.40%	\$5,540	\$3,239	58.47%
All 128 Other Companies				\$80,932	6.45%	\$77,061	\$56,076	72.77%
Totals (Loss Ratio is average)				\$1,255,443	100.00%	\$1,220,906	\$738,663	60.50%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Line of Business: Inland Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Liberty Mut Ins Co	23043	MA	\$32,852	12.30%	\$32,884	\$21,099	64.16%
2	Factory Mut Ins Co	21482	RI	\$31,923	11.95%	\$31,095	(\$15)	(0.05)%
3	Affiliated Fm Ins Co	10014	RI	\$24,653	9.23%	\$24,309	\$1,545	6.36%
4	Continental Cas Co	20443	IL	\$18,030	6.75%	\$18,928	\$22,157	117.06%
5	State Farm Fire & Cas Co	25143	IL	\$13,075	4.90%	\$13,028	\$6,515	50.01%
6	Travelers Prop Cas Co Of Amer	25674	CT	\$9,501	3.56%	\$9,906	\$4,819	48.64%
7	Safeco Ins Co Of Amer	24740	WA	\$6,971	2.61%	\$6,940	\$3,882	55.93%
8	Virginia Surety Co Inc	40827	IL	\$6,287	2.35%	\$6,287	\$5,216	82.97%
9	Zurich Amer Ins Co	16535	NY	\$4,835	1.81%	\$4,453	\$439	9.85%
10	New Hampshire Ins Co	23841	PA	\$4,608	1.73%	\$5,944	\$1,461	24.58%
11	Firemans Fund Ins Co	21873	CA	\$4,510	1.69%	\$4,819	\$3,013	62.51%
12	Mutual Of Enumclaw Ins Co	14761	WA	\$4,080	1.53%	\$4,078	\$1,166	28.59%
13	Assurance Co Of Amer	19305	NY	\$3,859	1.45%	\$5,306	\$3,901	73.52%
14	American States Ins Co	19704	IN	\$3,774	1.41%	\$4,313	\$1,057	24.50%
15	Allstate Ins Co	19232	IL	\$3,541	1.33%	\$3,854	\$1,298	33.68%
16	Great West Cas Co	11371	NE	\$3,446	1.29%	\$3,479	\$2,009	57.74%
17	Pemco Mut Ins Co	24341	WA	\$3,121	1.17%	\$3,074	\$1,307	42.54%
18	Vigilant Ins Co	20397	NY	\$2,904	1.09%	\$2,950	\$1,467	49.73%
19	Progressive Classic Ins Co	42994	WI	\$2,882	1.08%	\$2,893	\$2,126	73.48%
20	American Bankers Ins Co Of FL	10111	FL	\$2,429	0.91%	\$3,677	\$1,716	46.67%
21	National Union Fire Ins Co Of Pitts	19445	PA	\$2,359	0.88%	\$4,613	\$1,050	22.75%
22	Great Amer Ins Co of NY	22136	NY	\$2,359	0.88%	\$2,388	\$143	5.97%
23	American Intl Ins Co	32220	NY	\$2,265	0.85%	\$2,129	\$567	26.65%
24	Federal Ins Co	20281	IN	\$2,150	0.81%	\$2,284	\$503	22.03%
25	USAA	25941	TX	\$1,970	0.74%	\$1,908	\$850	44.52%
26	Amex Assur Co	27928	IL	\$1,872	0.70%	\$1,882	\$850	45.19%
27	American Automobile Ins Co	21849	MO	\$1,834	0.69%	\$1,790	\$1,002	55.98%
28	Allstate Prop & Cas Ins Co	17230	IL	\$1,807	0.68%	\$1,558	\$929	59.60%
29	Jewelers Mut Ins Co	14354	WI	\$1,632	0.61%	\$1,605	\$234	14.58%
30	Farmers Ins Co Of WA	21644	WA	\$1,599	0.60%	\$1,825	\$221	12.12%
31	Ohio Cas Ins Co	24074	OH	\$1,382	0.52%	\$1,612	\$540	33.48%
32	Western Natl Assur Co	24465	MN	\$1,348	0.50%	\$1,355	\$174	12.83%
33	Travelers Ind Co Of Amer	25666	CT	\$1,310	0.49%	\$1,166	\$256	21.99%
34	Northland Ins Co	24015	MN	\$1,262	0.47%	\$1,212	\$431	35.54%
35	American Modern Home Ins Co	23469	OH	\$1,255	0.47%	\$1,285	\$532	41.38%
36	Stonebridge Cas Ins Co	10952	OH	\$1,228	0.46%	\$1,199	\$813	67.83%
37	Allianz Global Risks US Ins Co	35300	CA	\$1,105	0.41%	\$2,289	\$2,604	113.76%
38	Great Amer Assur Co	26344	OH	\$1,101	0.41%	\$1,228	\$681	55.48%
39	Progressive Max Ins Co	24279	OH	\$1,100	0.41%	\$980	\$716	73.09%
40	Allstate Ind Co	19240	IL	\$1,097	0.41%	\$1,166	\$611	52.41%
All 282 Other Companies				\$47,751	17.88%	\$50,635	\$27,093	53.51%
Totals (Loss Ratio is average)				\$267,068	100.00%	\$278,326	\$126,976	45.62%

(1)Excluding all Loss Adjustment Expenses (LAE)

Top 40 Authorized Companies
Zero Premium Companies Excluded

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share
Line of Business: Life - Life Insurance

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Northwestern Mut Life Ins Co	67091	WI	\$121,623	\$0	\$0	\$0	\$121,623	6.48%
2	New York Life Ins Co	66915	NY	\$92,514	\$0	\$18,102	\$0	\$110,616	5.90%
3	Metropolitan Life Ins Co	65978	NY	\$30,442	\$0	\$57,245	\$0	\$87,687	4.67%
4	John Hancock Life Ins Co (USA)	65838	MI	\$75,850	\$0	(\$2)	\$0	\$75,847	4.04%
5	Lincoln Natl Life Ins Co	65676	IN	\$57,105	\$0	\$8,532	\$0	\$65,637	3.50%
6	Prudential Ins Co Of Amer	68241	NJ	\$18,438	\$0	\$44,181	\$0	\$62,619	3.34%
7	State Farm Life Ins Co	69108	IL	\$58,526	\$0	\$723	\$0	\$59,249	3.16%
8	Reliastar Life Ins Co	67105	MN	\$18,756	\$0	\$24,604	\$0	\$43,360	2.31%
9	New York Life Ins & Ann Corp	91596	DE	\$38,905	\$0	\$301	\$0	\$39,206	2.09%
10	Pacific Life Ins Co	67466	NE	\$38,948	\$0	\$0	\$0	\$38,948	2.08%
11	Transamerica Life Ins Co	86231	IA	\$36,656	\$283	\$1,232	\$0	\$38,170	2.03%
12	Genworth Life & Ann Ins Co	65536	VA	\$35,178	\$0	\$147	\$0	\$35,326	1.88%
13	Massachusetts Mut Life Ins Co	65935	MA	\$32,499	\$0	\$1,140	\$0	\$33,638	1.79%
14	Farmers New World Life Ins Co	63177	WA	\$32,882	\$0	\$0	\$0	\$32,882	1.75%
15	Lincoln Benefit Life Co	65595	NE	\$31,325	\$0	\$2	\$0	\$31,327	1.67%
16	Primerica Life Ins Co	65919	MA	\$29,213	\$0	\$0	\$0	\$29,213	1.56%
17	American Gen Life Ins Co	60488	TX	\$28,876	\$0	\$92	\$0	\$28,968	1.54%
18	RiverSource Life Ins Co	65005	MN	\$27,697	\$0	\$0	\$0	\$27,697	1.48%
19	Hartford Life & Ann Ins Co	71153	CT	\$25,972	\$0	\$2	\$0	\$25,974	1.38%
20	Pruco Life Ins Co	79227	AZ	\$24,098	\$0	\$0	\$0	\$24,098	1.28%
21	USAA Life Ins Co	69663	TX	\$23,635	\$0	\$0	\$0	\$23,635	1.26%
22	Midland Natl Life Ins Co	66044	IA	\$23,157	\$0	\$3	\$0	\$23,160	1.23%
23	Protective Life Ins Co	68136	TN	\$20,993	\$29	\$1,509	\$0	\$22,531	1.20%
24	Symetra Life Ins Co	68608	WA	\$18,914	\$0	\$1,845	\$0	\$20,759	1.11%
25	AXA Equitable Life Ins Co	62944	NY	\$20,567	\$0	\$0	\$0	\$20,567	1.10%
26	Guardian Life Ins Co Of Amer	64246	NY	\$17,961	\$0	\$1,378	\$0	\$19,340	1.03%
27	US Br SunLife Assur Co Of Canada	80802	MI	\$13,018	\$0	\$5,530	\$0	\$18,547	0.99%
28	Aviva Life & Ann Co	61689	IA	\$18,456	\$0	\$42	\$0	\$18,498	0.99%
29	Principal Life Ins Co	61271	IA	\$14,316	\$0	\$3,581	\$0	\$17,897	0.95%
30	United Of Omaha Life Ins Co	69868	NE	\$13,383	\$0	\$4,050	\$0	\$17,432	0.93%
31	West Coast Life Ins Co	70335	NE	\$17,076	\$0	\$0	\$0	\$17,076	0.91%
32	Forethought Life Ins Co	91642	IN	\$16,002	\$0	\$267	\$0	\$16,269	0.87%
33	Jackson Natl Life Ins Co	65056	MI	\$15,578	\$0	\$0	\$0	\$15,577	0.83%
34	American Income Life Ins Co	60577	IN	\$15,162	\$0	\$90	\$0	\$15,252	0.81%
35	Allstate Life Ins Co	60186	IL	\$12,774	\$0	\$415	\$0	\$13,189	0.70%
36	Banner Life Ins Co	94250	MD	\$12,693	\$0	\$0	\$0	\$12,693	0.68%
37	Country Life Ins Co	62553	IL	\$11,848	\$0	\$24	\$0	\$11,871	0.63%
38	Reassure Amer Life Ins Co	70211	IN	\$11,066	\$0	\$41	\$0	\$11,107	0.59%
39	American Memorial Life Ins Co	67989	SD	\$10,254	\$0	\$113	\$0	\$10,367	0.55%
40	Beneficial Life Ins Co	61395	UT	\$9,875	\$0	\$0	\$0	\$9,875	0.53%
	All 307 Other Companies			\$295,061	\$9,549	\$223,565	\$8	\$528,183	28.16%
	Totals			\$1,467,290	\$9,860	\$398,752	\$8	\$1,875,910	100.00%

State of Washington

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Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Line of Business: Medical Professional Liability

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Physicians Ins A Mut Co	40738	WA	\$69,758	43.99%	\$69,158	\$15,624	22.59%
2	Doctors Co An Interins Exch	34495	CA	\$24,199	15.26%	\$23,996	\$8,472	35.31%
3	Medical Protective Co	11843	IN	\$12,178	7.68%	\$12,057	\$1,969	16.33%
4	Washington Cas Co	42510	WA	\$11,596	7.31%	\$10,945	\$7,899	72.17%
5	MD RRG Inc	12355	MT	\$5,324	3.36%	\$5,324	\$2,634	49.47%
6	American Cas Co Of Reading PA	20427	PA	\$3,761	2.37%	\$3,759	\$2,642	70.30%
7	Northwest Dentists Ins Co	32417	WA	\$3,701	2.33%	\$3,543	\$2,010	56.75%
8	American Excess Ins Exch RRG	10903	VT	\$3,345	2.11%	\$3,665	(\$2,496)	(68.11)%
9	Preferred Professional Ins Co	36234	NE	\$3,310	2.09%	\$3,947	\$3,310	83.87%
10	Sentinel Assur RRG Inc	12005	HI	\$3,185	2.01%	\$2,971	\$941	31.66%
11	Continental Cas Co	20443	IL	\$2,917	1.84%	\$2,986	\$1,822	61.01%
12	NCMIC Ins Co	15865	IA	\$2,287	1.44%	\$2,205	\$718	32.56%
13	Podiatry Ins Co Of Amer	14460	IL	\$1,340	0.85%	\$1,320	\$420	31.83%
14	Chicago Ins Co	22810	IL	\$1,274	0.80%	\$1,245	\$277	22.29%
15	Oms Natl Ins Co Rrg	44121	IL	\$1,131	0.71%	\$1,223	\$6,042	494.25%
16	Emergency Physicians Ins Co RRG	11714	NV	\$1,071	0.68%	\$1,100	\$505	45.89%
17	Ace Amer Ins Co	22667	PA	\$1,037	0.65%	\$1,095	\$151	13.78%
18	Preferred Physicians Medical RRG	44083	MO	\$965	0.61%	\$970	\$107	11.07%
19	National Union Fire Ins Co Of Pitts	19445	PA	\$919	0.58%	\$945	\$808	85.49%
20	PACO Assur Co Inc	10222	IL	\$739	0.47%	\$715	(\$35)	(4.86)%
21	Southwest Physicians RRG Inc	12907	SC	\$630	0.40%	\$630	\$369	58.46%
22	Ophthalmic Mut Ins Co RRG	44105	VT	\$595	0.38%	\$601	(\$117)	(19.52)%
23	Allied Professionals Ins Co RRG	11710	AZ	\$442	0.28%	\$423	\$101	23.79%
24	Applied Medico Legal Solutions RRG	11598	AZ	\$435	0.27%	\$426	\$69	16.11%
25	Fortress Ins Co	10801	IL	\$359	0.23%	\$376	\$18	4.83%
26	Lewis & Clark LTC RRG Inc	11947	NV	\$281	0.18%	\$280	\$81	28.80%
27	Novus Ins Co RRG	10752	SC	\$231	0.15%	\$314	\$667	212.37%
28	Darwin Natl Assur Co	16624	DE	\$220	0.14%	\$215	(\$12)	(5.63)%
29	American Home Assur Co	19380	NY	\$172	0.11%	\$169	\$4	2.10%
30	Church Mut Ins Co	18767	WI	\$166	0.10%	\$160	(\$15)	(9.49)%
31	Pharmacists Mut Ins Co	13714	IA	\$150	0.09%	\$141	\$39	28.00%
32	American Assoc Of Othodontists RRG	10232	AZ	\$148	0.09%	\$147	\$220	150.09%
33	Medamerica Mut RRG Inc	26257	HI	\$108	0.07%	\$54	\$287	530.25%
34	OneBeacon Ins Co	21970	PA	\$98	0.06%	\$370	\$106	28.54%
35	Medical Ins Exch Of CA	32433	CA	\$61	0.04%	\$67	(\$23)	(33.81)%
36	Empire Fire & Marine Ins Co	21326	NE	\$61	0.04%	\$36	\$18	48.97%
37	Community Blood Cntr Exch RRG	13893	IN	\$56	0.04%	\$184	\$10	5.57%
38	Fairway Physicians Ins Co RRG	11840	DC	\$44	0.03%	\$13	\$5	38.45%
39	State Farm Fire & Cas Co	25143	IL	\$38	0.02%	\$33	\$0	0.00%
40	Professional Solutions Ins Co	11127	IA	\$19	0.01%	\$11	\$4	35.53%
All 44 Other Companies				\$213	0.13%	\$329	(\$3,483)	(1057.37)%
Totals (Loss Ratio is average)				\$158,562	100.00%	\$158,148	\$52,168	32.99%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Mortgage Guaranty

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mortgage Guar Ins Corp	29858	WI	\$32,173	26.23%	\$33,645	\$28,599	85.00%
2	PMI Mortgage Ins Co	27251	AZ	\$20,883	17.02%	\$20,916	\$33,439	159.88%
3	United Guar Residential Ins Co	15873	NC	\$19,162	15.62%	\$19,292	\$47,224	244.79%
4	Radian Guar Inc	33790	PA	\$17,969	14.65%	\$19,665	\$36,060	183.37%
5	Genworth Mortgage Ins Corp	38458	NC	\$15,211	12.40%	\$15,625	\$46,635	298.46%
6	Republic Mortgage Ins Co	28452	NC	\$11,834	9.65%	\$11,814	\$22,473	190.22%
7	CMG Mortgage Ins Co	40266	WI	\$3,962	3.23%	\$4,033	\$4,960	123.00%
8	Triad Guar Ins Corp	24350	IL	\$726	0.59%	\$731	\$1,648	225.44%
9	Genworth Residential Mortgage Ins Co	29823	NC	\$628	0.51%	\$633	\$5,820	918.97%
10	United Guar Mortgage Ind Co	26999	NC	\$104	0.08%	\$104	\$118	113.13%
11	CMG Mortgage Assur Co	29114	WI	\$19	0.02%	\$22	\$18	80.94%
All	3 Other Companies			\$1	0.00%	\$1	(\$89)	(7470.08)%
Totals (Loss Ratio is average)				\$122,672	100.00%	\$126,482	\$226,905	179.40%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Line of Business: Multiple Peril Crop

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Rural Comm Ins Co	39039	MN	\$33,580	26.30%	\$34,961	\$121,227	346.75%
2	Ace Prop & Cas Ins Co	20699	PA	\$32,665	25.58%	\$30,884	\$62,578	202.62%
3	Producers Agriculture Ins Co	34312	TX	\$18,500	14.49%	\$19,088	\$56,311	295.00%
4	Firemans Fund Ins Co	21873	CA	\$10,234	8.01%	\$10,214	\$2,712	26.55%
5	American Agri Business Ins Co	12548	TX	\$8,676	6.79%	\$6,285	\$7,795	124.02%
6	Great Amer Ins Co of NY	22136	NY	\$6,796	5.32%	\$7,267	\$19,969	274.77%
7	NAU Country Ins Co	25240	MN	\$4,850	3.80%	\$5,202	\$16,934	325.55%
8	Cumis Ins Society Inc	10847	IA	\$4,134	3.24%	\$4,101	\$7,136	174.01%
9	Agri Gen Ins Co	42757	IA	\$3,600	2.82%	\$3,447	\$9,379	272.08%
10	Insurance Co Of The State Of PA	19429	PA	\$1,878	1.47%	\$1,870	\$1,877	100.39%
11	Western Agric Ins Co	27871	IA	\$1,461	1.14%	\$1,597	\$5,065	317.25%
12	State Farm Fire & Cas Co	25143	IL	\$898	0.70%	\$898	\$2,611	290.94%
13	Great Amer Ins Co	16691	OH	\$425	0.33%	\$133	\$4	3.01%
14	Mutual Of Enumclaw Ins Co	14761	WA	\$1	0.00%	\$1	\$0	0.00%
15	Guideone Specialty Mut Ins Co	14559	IA	\$0	0.00%	\$1	\$0	0.00%
16	Clearwater Ins Co	25070	DE	\$0	0.00%	\$0	\$982	0.00%
17	Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$25	0.00%
18	American Alt Ins Corp	19720	DE	\$0	0.00%	\$0	\$50	0.00%
All	2 Other Companies			(\$7)	(0.01)%	\$23	(\$943)	(4026.52)%
Totals (Loss Ratio is average)				\$127,691	100.00%	\$125,972	\$313,713	249.03%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Ocean Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$16,473	13.36%	\$15,316	\$3,943	25.75%
2	Firemans Fund Ins Co	21873	CA	\$12,218	9.91%	\$10,992	\$6,593	59.98%
3	Navigators Ins Co	42307	NY	\$10,902	8.84%	\$10,904	\$13,947	127.90%
4	St Paul Fire & Marine Ins Co	24767	MN	\$10,091	8.18%	\$9,143	\$2,275	24.88%
5	National Cas Co	11991	WI	\$8,492	6.89%	\$8,419	\$7,309	86.83%
6	Federal Ins Co	20281	IN	\$7,746	6.28%	\$9,982	\$5,055	50.64%
7	Vigilant Ins Co	20397	NY	\$5,627	4.56%	\$5,621	\$4,087	72.72%
8	Northern Assur Co Of Amer	38369	MA	\$5,500	4.46%	\$5,241	\$2,822	53.86%
9	Great Amer Ins Co of NY	22136	NY	\$4,607	3.74%	\$3,566	\$1,368	38.38%
10	Ace Amer Ins Co	22667	PA	\$4,015	3.26%	\$3,933	\$1,220	31.03%
11	Continental Cas Co	20443	IL	\$3,015	2.45%	\$3,066	\$1,454	47.44%
12	Indemnity Ins Co Of North Amer	43575	PA	\$2,848	2.31%	\$2,595	\$1,094	42.17%
13	Markel Amer Ins Co	28932	VA	\$2,796	2.27%	\$2,675	\$1,029	38.46%
14	Zurich Amer Ins Co	16535	NY	\$2,691	2.18%	\$2,590	\$1,030	39.76%
15	Continental Ins Co	35289	PA	\$2,542	2.06%	\$2,465	\$1,157	46.94%
16	XL Specialty Ins Co	37885	DE	\$2,116	1.72%	\$2,058	\$773	37.56%
17	Foremost Ins Co Grand Rapids MI	11185	MI	\$2,021	1.64%	\$2,077	\$868	41.81%
18	Standard Fire Ins Co	19070	CT	\$1,897	1.54%	\$1,742	\$220	12.65%
19	National Liab & Fire Ins Co	20052	CT	\$1,760	1.43%	\$2,479	\$1,730	69.78%
20	Chartis Prop Cas Co	19402	PA	\$1,380	1.12%	\$733	\$127	17.37%
21	New York Marine & Gen Ins Co	16608	NY	\$1,350	1.09%	\$1,467	\$417	28.42%
22	Starr Ind & Liab Co	38318	TX	\$1,252	1.02%	\$301	\$5,991	1988.37%
23	State Natl Ins Co Inc	12831	TX	\$1,167	0.95%	\$2,088	\$9,898	474.09%
24	RLI Ins Co	13056	IL	\$1,032	0.84%	\$1,050	\$974	92.79%
25	Red Shield Ins Co	41580	WA	\$915	0.74%	\$867	\$305	35.17%
26	Insurance Co of N Amer	22713	PA	\$913	0.74%	\$1,038	(\$374)	(36.06)%
27	Liberty Mut Ins Co	23043	MA	\$841	0.68%	\$1,109	\$593	53.50%
28	New Hampshire Ins Co	23841	PA	\$763	0.62%	\$716	\$216	30.17%
29	AXIS Reins Co	20370	NY	\$690	0.56%	\$687	\$98	14.23%
30	Axis Ins Co	37273	IL	\$538	0.44%	\$538	\$112	20.85%
31	USAA	25941	TX	\$495	0.40%	\$515	\$152	29.43%
32	Commonwealth Ins Co Of Amer	10220	WA	\$471	0.38%	\$1,172	\$933	79.61%
33	Factory Mut Ins Co	21482	RI	\$374	0.30%	\$382	\$22	5.85%
34	Mid Century Ins Co	21687	CA	\$352	0.29%	\$407	(\$226)	(55.64)%
35	Northern Ins Co Of NY	19372	NY	\$348	0.28%	\$986	\$391	39.71%
36	Property & Cas Ins Co Of Hartford	34690	IN	\$258	0.21%	\$240	(\$13)	(5.50)%
37	SeaBright Ins Co	15563	IL	\$256	0.21%	\$237	\$578	243.68%
38	USAA Cas Ins Co	25968	TX	\$243	0.20%	\$254	\$84	32.95%
39	Hartford Fire In Co	19682	CT	\$243	0.20%	\$230	\$101	43.98%
40	Travelers Home & Marine Ins Co	27998	CT	\$225	0.18%	\$185	\$44	23.84%
All 66 Other Companies				\$1,850	1.50%	\$3,112	\$5,875	188.80%
Totals (Loss Ratio is average)				\$123,314	100.00%	\$123,174	\$84,274	68.42%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

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Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Line of Business: Other Liability - Claims-Made

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$25,572	12.43%	\$26,060	\$8,066	30.95%
2	Continental Cas Co	20443	IL	\$20,639	10.03%	\$20,388	\$4,876	23.91%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$18,618	9.05%	\$21,068	\$16,989	80.64%
4	Travelers Cas & Surety Co Of Amer	31194	CT	\$12,925	6.28%	\$10,311	\$4,203	40.76%
5	XL Specialty Ins Co	37885	DE	\$7,873	3.83%	\$11,606	\$2,554	22.01%
6	Liberty Ins Underwriters Inc	19917	NY	\$6,964	3.38%	\$6,911	\$2,559	37.03%
7	Attorneys Liab Assur Society Inc RRG	10639	VT	\$6,926	3.37%	\$6,926	\$4,651	67.16%
8	Philadelphia Ind Ins Co	18058	PA	\$6,594	3.20%	\$6,027	\$5,342	88.64%
9	Executive Risk Ind Inc	35181	DE	\$6,507	3.16%	\$7,341	\$3,605	49.11%
10	Zurich Amer Ins Co	16535	NY	\$5,652	2.75%	\$5,711	\$12,555	219.84%
11	St Paul Mercury Ins Co	24791	MN	\$5,497	2.67%	\$5,760	(\$315)	(5.47)%
12	Twin City Fire Ins Co Co	29459	IN	\$5,130	2.49%	\$5,564	(\$344)	(6.19)%
13	Navigators Ins Co	42307	NY	\$3,619	1.76%	\$2,903	\$5,013	172.66%
14	Arch Ins Co	11150	MO	\$3,565	1.73%	\$3,594	\$2,091	58.18%
15	Scottsdale Ind Co	15580	OH	\$3,415	1.66%	\$2,051	\$405	19.74%
16	Darwin Natl Assur Co	16624	DE	\$2,851	1.39%	\$2,029	\$581	28.65%
17	United States Liab Ins Co	25895	PA	\$2,820	1.37%	\$2,533	\$496	19.56%
18	Ace Amer Ins Co	22667	PA	\$2,588	1.26%	\$3,551	\$1,842	51.88%
19	Axis Ins Co	37273	IL	\$2,537	1.23%	\$2,723	\$1,986	72.93%
20	Beazley Ins Co Inc	37540	CT	\$2,467	1.20%	\$2,512	\$1,445	57.51%
21	Greenwich Ins Co	22322	DE	\$2,465	1.20%	\$2,829	\$4,833	170.85%
22	St Paul Fire & Marine Ins Co	24767	MN	\$2,319	1.13%	\$7,043	\$7,722	109.64%
23	Carolina Cas Ins Co	10510	IA	\$2,319	1.13%	\$2,181	\$1,749	80.18%
24	Old Republic Ins Co	24147	PA	\$2,224	1.08%	\$2,191	\$2,798	127.74%
25	American Guar & Liab Ins	26247	NY	\$1,994	0.97%	\$1,916	\$885	46.18%
26	RSUI Ind Co	22314	NH	\$1,908	0.93%	\$1,680	\$10,717	637.95%
27	PCH Mut Ins Co Inc RRG	11973	DC	\$1,852	0.90%	\$1,919	\$116	6.02%
28	US Specialty Ins Co	29599	TX	\$1,834	0.89%	\$2,056	\$110	5.35%
29	Westport Ins Corp	39845	MO	\$1,791	0.87%	\$1,849	\$834	45.12%
30	Westchester Fire Ins Co	21121	NY	\$1,730	0.84%	\$3,315	\$1,604	48.39%
31	Washington Cas Co	42510	WA	\$1,598	0.78%	\$1,754	(\$1,400)	(79.85)%
32	Hudson Ins Co	25054	DE	\$1,537	0.75%	\$1,224	\$193	15.79%
33	Great Amer Ins Co	16691	OH	\$1,534	0.75%	\$1,576	\$1,051	66.71%
34	Utica Mut Ins Co	25976	NY	\$1,466	0.71%	\$1,491	(\$276)	(18.50)%
35	Camico Mut Ins Co	36340	CA	\$1,454	0.71%	\$1,684	\$67	4.00%
36	Professionals Direct Ins Co	25585	MI	\$1,441	0.70%	\$1,302	\$1,091	83.81%
37	Liberty Mut Ins Co	23043	MA	\$1,440	0.70%	\$1,544	\$2,000	129.56%
38	Ironshore Ind Inc	23647	MN	\$1,337	0.65%	\$423	\$207	48.91%
39	Allied World Natl Assur Co	10690	NH	\$1,142	0.55%	\$965	\$617	63.96%
40	Hartford Cas Ins Co	29424	IN	\$1,131	0.55%	\$1,087	(\$538)	(49.45)%
All 157 Other Companies				\$18,509	8.99%	\$24,841	(\$1,383)	(5.57)%
Totals (Loss Ratio is average)				\$205,781	100.00%	\$220,439	\$111,598	50.63%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Other Liability - Occurrence

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$24,470	5.90%	\$25,185	\$15,845	62.92%
2	American Bankers Ins Co Of FL	10111	FL	\$18,981	4.57%	\$23,660	\$12,498	52.82%
3	American States Ins Co	19704	IN	\$18,516	4.46%	\$19,469	\$11,719	60.19%
4	Ace Amer Ins Co	22667	PA	\$18,349	4.42%	\$19,008	\$4,959	26.09%
5	Zurich Amer Ins Co	16535	NY	\$17,011	4.10%	\$15,848	\$8,138	51.35%
6	State Farm Fire & Cas Co	25143	IL	\$13,839	3.34%	\$13,555	\$4,328	31.93%
7	Safeco Ins Co Of Amer	24740	WA	\$12,993	3.13%	\$12,416	(\$215)	(1.73)%
8	Ohio Cas Ins Co	24074	OH	\$11,295	2.72%	\$10,252	(\$1,847)	(18.02)%
9	Federal Ins Co	20281	IN	\$10,494	2.53%	\$10,871	\$7,484	68.84%
10	Hudson Ins Co	25054	DE	\$7,855	1.89%	\$14,034	\$2,787	19.86%
11	Navigators Ins Co	42307	NY	\$7,567	1.82%	\$6,610	\$1,950	29.50%
12	Farmers Ins Exch	21652	CA	\$7,188	1.73%	\$7,337	\$1,930	26.30%
13	Allstate Ins Co	19232	IL	\$6,123	1.48%	\$6,442	\$1,112	17.27%
14	Toyota Motor Ins Co	37621	IA	\$6,070	1.46%	\$2,523	\$1,389	55.07%
15	National Cas Co	11991	WI	\$5,980	1.44%	\$5,801	\$3,868	66.67%
16	Mutual Of Enumclaw Ins Co	14761	WA	\$5,921	1.43%	\$5,675	\$983	17.32%
17	Travelers Prop Cas Co Of Amer	25674	CT	\$5,741	1.38%	\$6,239	\$6,061	97.16%
18	Uniqard Ins Co	25747	WA	\$5,712	1.38%	\$5,589	\$743	13.29%
19	Continental Cas Co	20443	IL	\$5,092	1.23%	\$5,303	\$19,026	358.76%
20	Travelers Ind Co	25658	CT	\$5,051	1.22%	\$5,338	(\$685)	(12.82)%
21	Transportation Ins Co	20494	IL	\$5,010	1.21%	\$5,118	\$1,186	23.17%
22	Cumis Ins Society Inc	10847	IA	\$4,671	1.13%	\$4,806	\$2,913	60.60%
23	Liberty Mut Ins Co	23043	MA	\$4,670	1.13%	\$4,454	\$851	19.10%
24	Philadelphia Ind Ins Co	18058	PA	\$4,579	1.10%	\$3,955	(\$1,415)	(35.76)%
25	National Surety Corp	21881	IL	\$4,558	1.10%	\$4,855	\$4,345	89.50%
26	Great West Cas Co	11371	NE	\$4,527	1.09%	\$3,959	\$3,925	99.15%
27	Pemco Mut Ins Co	24341	WA	\$4,487	1.08%	\$4,352	\$1,779	40.88%
28	Liberty Mut Fire Ins Co	23035	WI	\$4,331	1.04%	\$3,814	\$1,691	44.33%
29	Ace Prop & Cas Ins Co	20699	PA	\$4,290	1.03%	\$4,248	\$23,659	556.89%
30	American Guar & Liab Ins	26247	NY	\$4,244	1.02%	\$4,479	\$14,066	314.04%
31	Western Natl Assur Co	24465	MN	\$4,023	0.97%	\$4,243	\$3,851	90.76%
32	Universal Underwriters Ins Co	41181	KS	\$3,805	0.92%	\$3,751	\$9,457	252.14%
33	USAA	25941	TX	\$3,673	0.89%	\$3,456	\$2,870	83.05%
34	Hartford Cas Ins Co	29424	IN	\$3,664	0.88%	\$3,720	(\$1,567)	(42.13)%
35	Insurance Co Of The State Of PA	19429	PA	\$3,394	0.82%	\$7,417	\$23,702	319.56%
36	Allstate Ind Co	19240	IL	\$3,369	0.81%	\$3,045	\$1,686	55.38%
37	Federated Mut Ins Co	13935	MN	\$3,061	0.74%	\$3,342	\$1,081	32.34%
38	RSUI Ind Co	22314	NH	\$3,041	0.73%	\$3,329	\$10,973	329.62%
39	North Pacific Ins Co	23892	OR	\$3,034	0.73%	\$3,347	(\$2,018)	(60.30)%
40	Securian Cas Co	10054	MN	\$2,669	0.64%	\$2,558	\$730	28.53%
All 364 Other Companies				\$121,561	29.30%	\$137,685	\$44,401	32.25%
Totals (Loss Ratio is average)				\$414,909	100.00%	\$441,087	\$250,239	56.73%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Line of Business: Products Liability

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$3,292	12.58%	\$3,444	\$997	28.94%
2	National Fire Ins Co Of Hartford	20478	IL	\$2,084	7.96%	\$2,860	\$409	14.29%
3	Western Natl Assur Co	24465	MN	\$1,602	6.12%	\$2,028	(\$423)	(20.87)%
4	Electric Ins Co	21261	MA	\$1,293	4.94%	\$1,293	\$2,092	161.73%
5	Cornhusker Cas Co	20044	NE	\$933	3.57%	\$1,220	\$514	42.11%
6	Ace Amer Ins Co	22667	PA	\$859	3.28%	\$424	(\$64)	(15.05)%
7	Universal Underwriters Ins Co	41181	KS	\$825	3.15%	\$861	(\$510)	(59.17)%
8	American Guar & Liab Ins	26247	NY	\$732	2.80%	\$832	(\$436)	(52.45)%
9	Liberty Mut Fire Ins Co	23035	WI	\$674	2.57%	\$648	\$295	45.61%
10	Twin City Fire Ins Co Co	29459	IN	\$622	2.38%	\$473	(\$46)	(9.68)%
11	Westchester Fire Ins Co	21121	NY	\$578	2.21%	\$268	\$38	14.01%
12	National Surety Corp	21881	IL	\$572	2.18%	\$666	\$904	135.62%
13	North Pacific Ins Co	23892	OR	\$549	2.10%	\$632	(\$535)	(84.66)%
14	Travelers Prop Cas Co Of Amer	25674	CT	\$488	1.87%	\$330	(\$265)	(80.42)%
15	Ohio Cas Ins Co	24074	OH	\$473	1.81%	\$399	\$6	1.50%
16	Federated Mut Ins Co	13935	MN	\$440	1.68%	\$504	(\$72)	(14.36)%
17	Zurich Amer Ins Co	16535	NY	\$407	1.55%	\$308	\$141	45.78%
18	Sentry Ins A Mut Co	24988	WI	\$405	1.55%	\$382	\$182	47.50%
19	Nationwide Agribusiness Ins Co	28223	IA	\$387	1.48%	\$553	\$1,069	193.41%
20	American States Ins Co	19704	IN	\$374	1.43%	\$357	\$790	221.61%
21	Great Northern Ins Co	20303	IN	\$342	1.31%	\$391	\$373	95.32%
22	Catlin Ins Co	19518	TX	\$315	1.20%	\$100	\$40	40.61%
23	National Union Fire Ins Co Of Pitts	19445	PA	\$314	1.20%	\$1,436	\$603	42.04%
24	Oregon Mut Ins Co	14907	OR	\$314	1.20%	\$390	\$478	122.67%
25	West Amer Ins Co	44393	IN	\$295	1.13%	\$242	(\$28)	(11.47)%
26	Oregon Automobile Ins Co	23922	OR	\$266	1.01%	\$340	(\$333)	(98.07)%
27	Arch Ins Co	11150	MO	\$253	0.97%	\$401	\$56	13.93%
28	New Hampshire Ins Co	23841	PA	\$246	0.94%	\$346	\$138	39.98%
29	American Fire & Cas Co	24066	OH	\$245	0.93%	\$193	(\$27)	(14.17)%
30	Valley Forge Ins Co	20508	PA	\$244	0.93%	\$641	(\$3)	(0.49)%
31	Endurance Amer Ins Co	10641	DE	\$241	0.92%	\$224	\$77	34.46%
32	Liberty Mut Ins Co	23043	MA	\$236	0.90%	\$242	\$316	130.47%
33	Security Natl Ins Co	19879	TX	\$224	0.86%	\$273	\$150	55.01%
34	Granite State Ins Co	23809	PA	\$223	0.85%	\$377	\$146	38.82%
35	Indiana Lumbermens Mut Ins Co	14265	IN	\$200	0.77%	\$151	\$124	82.17%
36	State Natl Ins Co Inc	12831	TX	\$187	0.72%	\$91	\$0	0.00%
37	Liberty Northwest Ins Corp	41939	OR	\$164	0.63%	\$139	(\$34)	(24.70)%
38	AXA Ins Co	33022	NY	\$155	0.59%	\$155	(\$8)	(5.10)%
39	First Natl Ins Co Of Amer	24724	WA	\$151	0.58%	\$161	\$1	0.51%
40	AmTrust Ins Co of KS Inc	15954	KS	\$147	0.56%	\$177	\$66	37.56%
All 166 Other Companies				\$3,826	14.62%	\$5,267	(\$8,338)	(158.30)%
Totals (Loss Ratio is average)				\$26,177	100.00%	\$30,218	(\$1,117)	(3.70)%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Surety

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$31,159	22.68%	\$31,983	\$3,155	9.86%
2	Safeco Ins Co Of Amer	24740	WA	\$16,210	11.80%	\$17,990	\$1,660	9.23%
3	Fidelity & Deposit Co Of MD	39306	MD	\$10,956	7.97%	\$10,395	(\$756)	(7.27)%
4	Western Surety Co	13188	SD	\$7,895	5.75%	\$7,402	\$5,465	73.83%
5	Contractors Bonding & Ins Co	37206	WA	\$7,131	5.19%	\$7,488	\$671	8.96%
6	American Contractors Ind Co	10216	CA	\$5,927	4.31%	\$5,264	\$1,657	31.48%
7	Federal Ins Co	20281	IN	\$5,244	3.82%	\$6,028	(\$89)	(1.48)%
8	First Natl Ins Co Of Amer	24724	WA	\$4,040	2.94%	\$4,199	\$145	3.46%
9	Hartford Fire In Co	19682	CT	\$4,001	2.91%	\$3,532	(\$1,070)	(30.29)%
10	Developers Surety & Ind Co	12718	IA	\$3,679	2.68%	\$4,590	\$571	12.45%
11	Liberty Mut Ins Co	23043	MA	\$3,604	2.62%	\$3,952	\$809	20.48%
12	RLI Ins Co	13056	IL	\$2,779	2.02%	\$2,237	\$435	19.47%
13	Platte River Ins Co	18619	NE	\$2,335	1.70%	\$2,324	\$548	23.57%
14	Great Amer Ins Co	16691	OH	\$2,249	1.64%	\$2,205	\$335	15.21%
15	Westchester Fire Ins Co	21121	NY	\$2,210	1.61%	\$1,897	\$1,308	68.99%
16	Insurance Co Of The State Of PA	19429	PA	\$1,955	1.42%	\$1,475	\$20	1.38%
17	Insurance Co Of The West	27847	CA	\$1,916	1.39%	\$2,763	\$5,094	184.37%
18	International Fidelity Ins Co	11592	NJ	\$1,321	0.96%	\$1,224	\$184	15.07%
19	Berkley Regional Ins Co	29580	DE	\$1,306	0.95%	\$1,007	\$0	0.00%
20	American States Ins Co	19704	IN	\$1,251	0.91%	\$1,290	\$431	33.40%
21	Colonial Amer Cas & Surety Co	34347	MD	\$1,204	0.88%	\$1,620	\$401	24.77%
22	North Amer Specialty Ins Co	29874	NH	\$1,192	0.87%	\$1,118	(\$192)	(17.14)%
23	Safety Natl Cas Corp	15105	MO	\$989	0.72%	\$1,031	\$41	3.95%
24	Ohio Cas Ins Co	24074	OH	\$940	0.68%	\$859	(\$37)	(4.33)%
25	Indemnity Co Of CA	25550	CA	\$934	0.68%	\$1,525	\$568	37.25%
26	Lincoln Gen Ins Co	33855	PA	\$828	0.60%	\$995	(\$16)	(1.65)%
27	Old Republic Surety Co	40444	WI	\$791	0.58%	\$805	\$234	29.13%
28	Lexon Ins Co	13307	TX	\$740	0.54%	\$647	\$25	3.86%
29	American Safety Cas Ins Co	39969	OK	\$716	0.52%	\$662	(\$74)	(11.18)%
30	National Union Fire Ins Co Of Pitts	19445	PA	\$707	0.51%	\$429	\$56	13.09%
31	State Farm Fire & Cas Co	25143	IL	\$688	0.50%	\$714	\$159	22.23%
32	Employers Mut Cas Co	21415	IA	\$642	0.47%	\$693	(\$154)	(22.23)%
33	Travelers Cas & Surety Co	19038	CT	\$544	0.40%	\$533	\$40	7.54%
34	Ullico Cas Co	37893	DE	\$528	0.38%	\$323	\$65	20.20%
35	Merchants Bonding Co a Mut	14494	IA	\$525	0.38%	\$527	\$33	6.22%
36	Continental Cas Co	20443	IL	\$493	0.36%	\$252	(\$34)	(13.44)%
37	Hartford Cas Ins Co	29424	IN	\$450	0.33%	\$625	(\$7)	(1.04)%
38	Bankers Ins Co	33162	FL	\$443	0.32%	\$410	\$116	28.41%
39	Great Amer Ins Co of NY	22136	NY	\$410	0.30%	\$461	\$319	69.11%
40	American Surety Co	31380	IN	\$398	0.29%	\$386	(\$46)	(11.95)%
All 126 Other Companies				\$6,068	4.42%	\$6,561	\$2,532	38.58%
Totals (Loss Ratio is average)				\$137,396	100.00%	\$140,421	\$24,606	17.52%

(1)Excluding all Loss Adjustment Expenses (LAE)

Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Exclude

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$522,297	6.23%	\$518,566	\$324,453	62.57%
2	Farmers Ins Co Of WA	21644	WA	\$499,533	5.96%	\$521,026	\$278,120	53.38%
3	State Farm Fire & Cas Co	25143	IL	\$383,694	4.58%	\$375,308	\$214,213	57.08%
4	Allstate Ins Co	19232	IL	\$243,790	2.91%	\$251,585	\$129,734	51.57%
5	Pemco Mut Ins Co	24341	WA	\$239,571	2.86%	\$240,202	\$137,478	57.23%
6	Safeco Ins Co Of IL	39012	IL	\$227,955	2.72%	\$235,298	\$100,285	42.62%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$213,044	2.54%	\$205,726	\$136,215	66.21%
8	USAA	25941	TX	\$180,508	2.15%	\$176,153	\$105,600	59.95%
9	Safeco Ins Co Of Amer	24740	WA	\$177,261	2.12%	\$176,905	\$76,700	43.36%
10	Geico Gen Ins Co	35882	MD	\$133,236	1.59%	\$131,988	\$79,875	60.52%
11	Allstate Prop & Cas Ins Co	17230	IL	\$131,838	1.57%	\$130,811	\$76,320	58.34%
12	USAA Cas Ins Co	25968	TX	\$126,511	1.51%	\$123,354	\$74,077	60.05%
13	Allstate Ind Co	19240	IL	\$113,625	1.36%	\$113,491	\$59,679	52.58%
14	Liberty Mut Fire Ins Co	23035	WI	\$102,535	1.22%	\$100,113	\$56,603	56.54%
15	National Union Fire Ins Co Of Pitts	19445	PA	\$101,757	1.21%	\$104,683	\$70,826	67.66%
16	American Family Mut Ins Co	19275	WI	\$90,904	1.09%	\$77,062	\$74,831	97.10%
17	Progressive Northwestern Ins Co	42919	OH	\$86,418	1.03%	\$92,508	\$55,546	60.04%
18	Federal Ins Co	20281	IN	\$85,390	1.02%	\$89,863	\$32,280	35.92%
19	Mid Century Ins Co	21687	CA	\$85,221	1.02%	\$90,080	\$60,497	67.16%
20	Unigard Ins Co	25747	WA	\$75,336	0.90%	\$74,797	\$42,899	57.35%
21	Physicians Ins A Mut Co	40738	WA	\$73,357	0.88%	\$72,757	\$17,938	24.65%
22	Pemco Ins Co	18805	WA	\$71,441	0.85%	\$70,890	\$43,686	61.63%
23	Progressive Direct Ins Co	16322	OH	\$70,500	0.84%	\$64,701	\$40,086	61.96%
24	Factory Mut Ins Co	21482	RI	\$67,083	0.80%	\$65,684	\$8,060	12.27%
25	Geico Ind Co	22055	MD	\$66,436	0.79%	\$66,663	\$38,894	58.34%
26	American States Ins Co	19704	IN	\$66,398	0.79%	\$68,826	\$49,571	72.02%
27	Allstate Fire & Cas Ins Co	29688	IL	\$65,839	0.79%	\$59,826	\$33,152	55.41%
28	Continental Cas Co	20443	IL	\$64,792	0.77%	\$66,961	\$57,463	85.82%
29	IDS Prop Cas Ins Co	29068	WI	\$60,589	0.72%	\$58,541	\$39,328	67.18%
30	Grange Ins Assn	22101	WA	\$59,602	0.71%	\$59,244	\$36,543	61.68%
31	Country Mut Ins Co	20990	IL	\$57,492	0.69%	\$56,100	\$38,000	67.74%
32	Progressive Max Ins Co	24279	OH	\$56,102	0.67%	\$58,745	\$32,788	55.81%
33	Government Employees Ins Co	22063	MD	\$54,987	0.66%	\$54,916	\$35,356	64.38%
34	Property & Cas Ins Co Of Hartford	34690	IN	\$53,633	0.64%	\$52,950	\$30,208	57.05%
35	Hartford Cas Ins Co	29424	IN	\$53,579	0.64%	\$48,238	\$23,227	48.15%
36	Zurich Amer Ins Co	16535	NY	\$53,235	0.64%	\$51,550	\$33,497	64.98%
37	North Pacific Ins Co	23892	OR	\$49,698	0.59%	\$51,882	\$21,534	41.51%
38	First Natl Ins Co Of Amer	24724	WA	\$49,060	0.59%	\$45,904	\$17,259	37.60%
39	American Commerce Ins Co	19941	OH	\$48,668	0.58%	\$47,125	\$32,662	69.31%
40	Liberty Mut Ins Co	23043	MA	\$48,267	0.58%	\$49,529	\$28,210	56.96%
All 652 Other Companies				\$3,366,227	40.18%	\$3,444,341	\$2,295,089	56.87%
Totals				\$8,377,412	100.00%	\$8,444,892	\$5,138,781	60.85%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2009 Washington Market Share and Loss Ratio
Line of Business: Title

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	Chicago Title Ins Co	50229	NE	\$69,452	27.98%	\$70,476	\$4,597	6.52%
2	First Amer Title Ins Co	50814	CA	\$50,342	20.28%	\$51,038	\$5,526	10.83%
3	Pacific NW Title Ins Co Inc	50970	WA	\$29,026	11.69%	\$28,969	\$2,156	7.44%
4	Stewart Title Guar Co	50121	TX	\$28,298	11.40%	\$27,841	\$1,904	6.84%
5	Commonwealth Land Title Ins Co	50083	NE	\$20,901	8.42%	\$23,016	\$1,519	6.60%
6	Fidelity Natl Title Ins Co	51586	CA	\$14,495	5.84%	\$14,697	\$404	2.75%
7	Lawyers Title Ins Corp	50024	NE	\$13,633	5.49%	\$14,322	\$1,541	10.76%
8	Ticor Title Ins Co	50067	CA	\$11,777	4.74%	\$12,083	\$627	5.19%
9	Old Republic Natl Title Ins Co	50520	MN	\$10,027	4.04%	\$9,832	\$2,252	22.91%
10	Security Union Title Ins Co	50857	CA	\$278	0.11%	\$288	\$2	0.79%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	8.13%
	Totals			\$248,229	100.00%	\$252,562	\$20,530	8.13%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

2009 Washington Market Share and Loss Ratio

Line of Business: Warranty

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Universal Underwriters Ins Co	41181	KS	\$7,215	29.32%	\$7,985	\$4,299	53.84%
2	Continental Ins Co	35289	PA	\$3,613	14.68%	\$5,290	\$2,862	54.10%
3	Chrysler Ins Co	10499	MI	\$3,155	12.82%	\$1,249	\$1,224	98.01%
4	Dealers Assur Co	16705	OH	\$2,825	11.48%	\$4,039	\$3,060	75.77%
5	Lyndon Prop Ins Co	35769	MO	\$1,997	8.11%	\$2,041	\$1,345	65.88%
6	Sutter Ins Co	32107	CA	\$1,532	6.23%	\$1,622	\$1,005	61.96%
7	Heritage Ind Co	39527	CA	\$1,241	5.04%	\$1,116	\$507	45.46%
8	National Cas Co	11991	WI	\$861	3.50%	\$1,676	\$1,074	64.09%
9	Greenwich Ins Co	22322	DE	\$607	2.47%	\$2,664	\$1,598	60.01%
10	American Mercury Ins Co	16810	OK	\$603	2.45%	\$871	\$576	66.14%
11	Virginia Surety Co Inc	40827	IL	\$391	1.59%	\$1,675	\$1,063	63.48%
12	American Bankers Ins Co Of FL	10111	FL	\$272	1.11%	\$282	\$81	28.85%
13	Old Republic Ins Co	24147	PA	\$169	0.69%	\$133	\$52	38.90%
14	First Colonial Ins Co	29980	FL	\$66	0.27%	\$200	\$93	46.61%
15	MIC Prop & Cas Ins Corp	38601	MI	\$62	0.25%	\$58	\$15	25.22%
16	Courtesy Ins Co	26492	FL	\$38	0.15%	\$16	\$19	117.98%
17	Great Amer Assur Co	26344	OH	\$7	0.03%	\$7	(\$2)	(23.27)%
18	Allstate Ins Co	19232	IL	\$0	0.00%	\$1	\$0	0.00%
19	Firemans Fund Ins Co	21873	CA	\$0	0.00%	(\$10)	\$19	(185.96)%
20	Balboa Ins Co	24813	CA	(\$3)	(0.01)%	\$91	\$197	217.35%
21	FFG Ins Co	43460	TX	(\$16)	(0.07)%	\$1,605	\$457	28.47%
22	Great Amer Ins Co	16691	OH	(\$25)	(0.10)%	\$75	\$101	133.76%
All 5 Other Companies				\$0	0.00%	\$0	(\$3)	(149350.00)%
Totals (Loss Ratio is average)				\$24,608	100.00%	\$32,685	\$19,643	60.10%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

Office of Insurance Commissioner

2009 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Workers Compensation

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	SeaBright Ins Co	15563	IL	\$8,728	44.84%	\$11,950	\$7,427	62.15%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$3,163	16.25%	\$2,965	\$19,855	669.66%
3	Commerce & Industry Ins Co	19410	NY	\$2,170	11.15%	\$2,211	\$1,734	78.45%
4	Alaska Natl Ins Co	38733	AK	\$2,161	11.10%	\$2,467	\$3,340	135.39%
5	Liberty Ins Corp	42404	IL	\$2,106	10.82%	\$2,102	(\$471)	(22.40)%
6	Federal Ins Co	20281	IN	\$881	4.53%	\$906	\$239	26.43%
7	Red Shield Ins Co	41580	WA	\$768	3.94%	\$768	\$111	14.46%
8	Hartford Cas Ins Co	29424	IN	\$307	1.58%	\$307	(\$14)	(4.54)%
9	Fidelity & Guar Ins Co	35386	IA	\$296	1.52%	\$296	(\$111)	(37.41)%
10	Insurance Co Of The State Of PA	19429	PA	\$285	1.46%	\$420	\$163	38.81%
11	American Zurich Ins Co	40142	IL	\$268	1.38%	\$281	\$0	0.10%
12	Chartis Prop Cas Co	19402	PA	\$234	1.20%	\$249	(\$99)	(39.92)%
13	Assurance Co Of Amer	19305	NY	\$135	0.70%	\$137	\$30	22.13%
14	Illinois Natl Ins Co	23817	IL	\$105	0.54%	\$100	\$0	0.00%
15	Liberty Mut Fire Ins Co	23035	WI	\$88	0.45%	\$130	\$18	13.50%
16	American Guar & Liab Ins	26247	NY	\$78	0.40%	\$39	\$8	19.70%
17	Wausau Underwriters Ins Co	26042	WI	\$76	0.39%	\$72	\$3	4.08%
18	Sentry Cas Co	28460	WI	\$72	0.37%	\$45	\$11	24.68%
19	First Liberty Ins Corp	33588	IL	\$65	0.33%	\$65	\$5	7.72%
20	New Hampshire Ins Co	23841	PA	\$52	0.27%	(\$1)	(\$35)	5691.65%
21	Liberty Northwest Ins Corp	41939	OR	\$48	0.25%	\$47	\$8,142	17311.21%
22	United States Fire Ins Co	21113	DE	\$44	0.23%	\$48	\$0	0.20%
23	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$43	0.22%	\$40	\$2	3.82%
24	XL Specialty Ins Co	37885	DE	\$42	0.21%	\$46	(\$19)	(41.90)%
25	Pacific Ind Co	20346	WI	\$32	0.17%	\$37	\$14	38.91%
26	Continental Cas Co	20443	IL	\$31	0.16%	\$27	\$6	21.67%
27	Chubb Ind Ins Co	12777	NY	\$30	0.15%	\$26	\$5	18.70%
28	Everest Natl Ins Co	10120	DE	\$30	0.15%	\$30	\$5	15.73%
29	Vigilant Ins Co	20397	NY	\$29	0.15%	\$26	\$0	(0.89)%
30	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$26	0.13%	\$27	\$57	209.25%
31	Wausau Business Ins Co	26069	WI	\$26	0.13%	\$31	\$2	7.59%
32	Praetorian Ins Co	37257	PA	\$23	0.12%	\$55	(\$11)	(20.26)%
33	Liberty Mut Ins Co	23043	MA	\$23	0.12%	\$32	\$105	325.98%
34	Regent Ins Co	24449	WI	\$20	0.10%	\$13	\$0	2.97%
35	Pennsylvania Manufacturers Ind Co	41424	PA	\$19	0.10%	\$9	(\$11)	(119.78)%
36	Great Northern Ins Co	20303	IN	\$18	0.09%	\$17	\$0	2.72%
37	National Fire Ins Co Of Hartford	20478	IL	\$17	0.09%	\$16	\$0	0.00%
38	Hartford Fire In Co	19682	CT	\$16	0.08%	\$17	(\$24)	(142.21)%
39	North River Ins Co	21105	NJ	\$13	0.07%	\$12	(\$2)	(16.78)%
40	Amerisure Mut Ins Co	23396	MI	\$11	0.06%	\$9	\$2	20.53%
All 117 Other Companies				(\$3,114)	(16.00)%	(\$19,971)	(\$4,187)	20.96%
Totals (Loss Ratio is average)				\$19,465	100.00%	\$6,104	\$36,300	594.73%

(1)Excluding all Loss Adjustment Expenses (LAE)